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Workplace Safety & Insurance Board

Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

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wsib 2012 Premium Rates MANUAL

SECTION 1	Introduction
SECTION 2	Definition of 2010 Premium Rate Components
SECTION 3	Summary of Allocation Rules
SECTION 4	2010 Premium Rates For Each Rate Group, by Class
SECTION 5	For Each Classification Unit, by Class
SECTION 6	Supporting Documentation for Each Class
	Class A – Forest Products
	Class B – Mining and Related Industries
	Class C – Other Primary Industries
	Class D – Manufacturing
	Class E –Transportation and Storage
	Class F – Retail and Wholesale Trades
	Class G – Construction
	Class H – Government and Related Services
	Class I – Other Services
SECTION 7	Supporting Documentation for Schedule 1
SECTION 8	Classification Scheme Changes
SECTION 9	Non-Credible Rate Groups
SECTION 10	Glossary of Acronyms
SECTION 11	Contact Information

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Premium Rates MANUAL

SECTION 1

Introduction

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INTRODUCTION

a. 2012 Premium Rates Summary

The Workplace Safety and Insurance Board (WSIB) Board of Directors confirmed in June that premium rates for all employer rate groups will increase by two per cent on January 1, 2012. This increase, previously announced after consultations with stakeholders in September 2010, will contribute to the long-term financial stability of Ontario's workplace insurance system.

The average premium rate has not been raised in four of the past seven years, with only modest increases in the others. The 2012 average premium rate will be $2.40 per $100 of insurable earnings, an increase from $2.35 in 2011. The 2012 average rate is still well below the $3.00 employers were paying in the mid-'90s.

An average premium rate increase is a vital part of any strategy to address the UFL. The two-per-cent increase in the average rate is the minimum necessary to stabilize the system's finances while the Harry Arthurs review of the system's finances completes its work. For information about the Harry Arthurs review visit wsibfundingreview.ca.

The WSIB continues to work with its Chair's Advisory Committees, which represent employers and injured workers from the various industry sectors. These committees have provided valuable advice and guidance to the WSIB Chair, President and CEO, and Executive Committee; and their input was taken into account as part of the decision-making process on which the 2012 premium rates were based.

b. The Role of the Workplace Safety and Insurance Board (WSIB)

The WSIB helps workers deal with the consequences of workplace injuries and illnesses – providing a comprehensive bundle of insurance benefits and helping them recover and return to work. The WSIB:

- Promotes health and safety in workplaces to prevent and reduce the occurrence of workplace injuries and occupational diseases
- Assists in the return to work and recovery of injured and ill workers
- Provides benefits to injured and ill workers and to the dependants of workers who have died as a result of a workplace injury or illness

The WSIB is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *Workplace Safety and Insurance Act, 1997* (*WSIA*). The Ministry of Labour is responsible for administering the *Occupational Health and Safety Act*.

The WSIB receives no government funding. WSIB premium revenue must cover all costs associated with both new and existing claims. Revenue is also raised through returns on invested assets and revenue in excess of 7% is available to reduce the UFL.

Employers covered by the *WSIA*, are divided into two groups, referred to as "Schedule 1" and "Schedule 2." Schedule 1 employers are insured under a "collective liability" system, and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are "self-insured," and are individually liable for the full costs of their workers' WSIB claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by Schedule 2 employers for costs (including administrative costs) of the claims.

This *Premium Rates Manual* pertains to Schedule 1 employers only.

c. Funding Review

The WSIB's projected UFL – the difference between payments for future benefits to workers and funding received from business – has risen due to low premiums, rising claims costs and declining investment returns following the recent economic downturn. Right now, the fund is only large enough to cover about half of the projected costs in the system.

A Funding Review to ensure the long-term financial stability of the WSIB is being chaired by Professor Harry Arthurs, former Dean of Osgoode Hall Law School and President Emeritus of York University. The WSIB is dedicated to being open and transparent about this third-party review process and its findings.

The Funding Review has established dialogue and sought input from employers of all sizes, from workers and unions, and from other interested parties, on a range of public policy issues relating to the WSIB's financial future. This includes appropriate funding levels for the WSIB, a timeline for eliminating the UFL, and the current premium-rate-setting methodology.

Through this dialogue and evaluation of alternatives, the Funding Review aims to build consensus around the best path to follow and to inform WSIB strategies moving forward. The Review's report is due out in early 2012.

d. Derivation of the 2012 Premium Rates

The Schedule 1 costs of the workers' compensation system are funded through premium rates, which are applied to the payroll of Schedule 1 employers. All Schedule 1 employers are not charged the same rate. Rather, for the purpose of charging them on an equitable basis, employers are classified into rate groups. Rate groups are defined in a classification scheme and each rate group has a different premium rate, reflecting the inherent risk of the specific business activities of industries insured within that group.

The classification scheme divides business activities into nine broad classes, which are further subdivided into 154 rate groups based on similarity of business activity and relative risk. Information about changes to the WSIB classification scheme can be found in Section 8 of this manual. Additional details about the classification scheme itself can be obtained from the WSIB's *Employer Classification Manual (ECM)* on the WSIB website, www.wsib.on.ca.

For each of the classes and rate groups defined in the classification scheme, the WSIB derives a premium rate to cover expected costs relating to the upcoming 2012 premium year. These costs include:

a) The expected future lifetime costs to pay benefits and claims-related administrative expenses associated with all new claims for the premium year;

b) The WSIB's expenses to administer the *WSIA*, the Ministry of Labour's expenses to administer the *Occupational Health and Safety Act*, the Workplace Safety and Insurance Appeals Tribunal, Offices of the Employer Advisor and the Worker Advisor, and the expenses of the Safe Workplace Associations and research; and

c) Past claims cost, including charges:

- to retire the WSIB's unfunded liability;
- for gains and losses, which take into account the actual claims cost experience of a class, as compared to what was originally priced for specific injury years. For the 2012 premium rates, the gains and losses component reflects actual experience for injury years 2005 through 2010; and
- to cover class level bad debts expense (a recognition of uncollectible premiums on employer accounts, after all avenues for collection have been exhausted) and expected net payout from experience rating /incentive programs.

Premium rates are determined annually. Rates are expressed as a dollar amount per $100 of insurable earnings, and the change from 2011 as a percentage of payroll costs.

An annual maximum ceiling for average earnings used for determining benefits and premiums is set each year according to the *Workplace Safety and Insurance Act*. The ceiling for the premium rate year (2012) is based on 175% of the average industrial wage for Ontario from the most recent published Statistics Canada earnings data available on July 1st of the previous year (2011). The 2012 maximum insurable earnings ceiling is $81,700, an increase of 2.6% over the 2011 ceiling of $79,600.

Although all rate groups had their 2012 premium rates fixed at 2% above their 2011 rate, the nine industry classes play a significant role in rate setting. The class level is where certain costs are projected using data and assumptions particular to each class. After the class estimates have been determined, estimates are derived for the rate groups of each class. The 2012 premium rates are based on a projection of claims experience and insurable earnings data from the most recent six years – that is, for the period from 2005 through 2010 inclusive.

There are many assumptions used when determining premium rates for the classes, including assumptions that relate to the economy. For instance, changes in the level of employment and earnings of a class are two factors that can influence the insurable earnings estimate for the class. The WSIB bases its assumptions of future insurable earnings on sector-specific information received from organizations such as Informetrica*, modified with input from other WSIB sources.

The WSIB's class-by-class forecast economic assumptions (as determined in March 2011) are shown below.

* Informetrica is a privately-owned Canadian company specializing in quantitative economic research. Its products and services provide comprehensive coverage of Canadian economic prospects and public policy.

Economic Assumptions Supporting the 2012 Premium Rates				
Class	Earnings Growth 2010-2011	Earnings Growth 2011-2012	Employment Growth 2010-2011	Employment Growth 2011-2012
Class A: Forest Products	-0.9%	1.6%	-2.1%	-1.7%
Class B: Mining and Related Industries	1.1%	1.0%	2.1%	2.3%
Class C: Other Primary Industries	-0.3%	0.5%	-1.1%	0.7%
Class D: Manufacturing	2.3%	2.0%	0.9%	-0.4%
Class E: Transportation and Storage	0.4%	1.5%	0.5%	1.5%
Class F: Retail and Wholesale Trades	3.2%	1.7%	1.3%	1.6%
Class G: Construction	-0.1%	-4.1%	-0.2%	7.9%
Class H: Government and Related Services	2.4%	2.5%	1.1%	2.4%
Class I: Other Services	4.8%	1.8%	1.3%	0.5%
Schedule 1	2.5%	1.5%	1.0%	1.4%

e. Classification Scheme and Data Sources

Schedule 1 employers are divided into nine classes (denoted by class codes A through I). Employers within each class are then subdivided into rate groups. The grouping of employers within a single rate group is based on similarity of business activities and/or relative risk. The number of rate groups in each class varies according to the size of the economic sector covered by each class. For example, Class B: Mining and Related Industries, contains four rate groups, whereas Class D: Manufacturing, contains 73 rate groups.

Rate groups are further divided into classification units. Classification units are used as a means of tracking the relative experience of various employer subgroups. Firms in a classification unit share similar business activities, risks or other characteristics. All employers within a single rate group, no matter which classification unit they belong to or their payroll size, are charged the same premium rate (before any merit adjustments or experience rating). Premium rates are not calculated for classification units.

The classes referred to in this manual should not be confused with industry sectors, which is another categorization used by the WSIB to compare common business practices and approaches.

The figures shown in the Supporting Documentation sections of this manual are based on the data available as of June 2011. Employers may obtain more recent information by contacting the WSIB (see Section 11 of this manual for contact information).

wsib 2012

Premium Rates MANUAL

SECTION 2

Definition of 2012
Premium Rate Components

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DEFINITION OF 2012 PREMIUM RATE COMPONENTS

A. New Claims Cost

1.	New Claims Cost	The estimated full cost of new claims for injuries expected to occur during 2012

B. Overhead Expenses

1.	Administrative Expenses	Expenses of the WSIB estimated for the year 2012, to administer the *WSIA*
2.	Legislative Obligations	Expenses the WSIB is required to fund under the *Occupational Health and Safety Act*, the Workplace Safety and Insurance Appeals Tribunal, Office of the Employer Advisor, Office of the Worker Advisor, and research
3.	Prevention	Expenses for the Safe Workplace Associations (SWAs) estimated
4.	Total Overhead Expenses	Total of Administrative, Legislative Obligations, and Prevention expenses

C. Past Claims Cost

1.	Unfunded Liability	Payment required to retire the unfunded liability
2.	(Gain)/Loss	Adjustment reflecting the difference in actual vs. expected claims cost experience for injury years 2005 through 2010
3.	Bad Debts/ER	Charge to cover bad debts due to uncollectible premiums owing on employer accounts and expected net payout from experience rating /incentive programs
4.	Total Past Claims Cost	Total of Unfunded Liability, (Gain)/Loss, and Bad Debts/ER

D. Premium Rate

Total cost per $100 of insurable earnings required to fund new claims, overhead, and past claims

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Premium Rates MANUAL

SECTION 3

Summary of Allocation Rules

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Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

SUMMARY OF ALLOCATION RULES FOR 2012 PREMIUM RATES

A. New Claims Cost

New claims costs are determined at the class level. However, rate groups belonging to a class pay them.

The share of the class new claims cost charged to a member rate group is based on the expected number of claims, the average cost of a claim expected for that rate group and a loading for future claims administrative costs of new claims for the premium year.

The average cost of a claim for a rate group is determined via a Cost Index, which indicates the relative costliness of an average claim for the rate group as compared to the cost for its class.

B. Overhead Expenses

Overhead expenses are allocated to rate groups in proportion to their new claims cost and insurable earnings.

Rate groups covered by a particular Safe Workplace Association (SWA) pay a proportionate share of the expenses of that SWA.

C. Past Claims Cost

1. Unfunded Liability

The Unfunded Liability (UFL) charge is determined for Schedule 1 as a collective whole. However, rate groups pay it.

The share of the UFL charge paid by rate groups is in proportion to their new claims cost.

2. (Gain)/Loss

Gains and losses are determined at the class level and spread over a period of six years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, there is a loss. For the 2012 premium rates, gains and losses are based on injury years 2005 through 2010.

A gain results in a reduction in premium rates while a loss results in an increase.

The gain or loss of a class is allocated to its rate groups in proportion to their new claims cost.

3. Bad Debts and ER

Bad Debts and ER charges are determined at the class level based on experience from recent years up to 2010.

The share of the Bad Debts and ER charge paid by rate groups is in proportion to their premium.

wsib 2012

Premium Rates MANUAL

SECTION 4

2012 Premium Rates for Each Rate Group, by Class

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Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

Rate Group	Description	2012 Premium Rate ($)
030	LOGGING	12.72
033	MILL PRODUCTS AND FORESTRY SERVICES	8.59
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	5.24
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.86
041	CORRUGATED BOXES	3.16
	CLASS A : FOREST PRODUCTS	**5.07**

Rate Group	Description	2012 Premium Rate ($)
110	GOLD MINES	7.95
113	NICKEL MINES	5.08
119	OTHER MINES	6.53
134	AGGREGATES	6.36
	CLASS B : MINING AND RELATED INDUSTRIES	**6.57**

Rate Group	Description	2012 Premium Rate ($)
159	LIVESTOCK FARMS	6.92
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.77
174	TOBACCO AND MUSHROOM FARMS	5.03
181	FISHING AND MISCELLANEOUS FARMING	3.58
184	POULTRY FARMS AND AGRICULTURAL SERVICES	3.19
190	LANDSCAPING AND RELATED SERVICES	4.81
	CLASS C : OTHER PRIMARY INDUSTRIES	**4.07**

Rate Group	Description	2012 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	4.55
210	POULTRY PRODUCTS	3.42
214	FRUIT AND VEGETABLE PRODUCTS	2.62
216	DAIRY PRODUCTS	2.21
220	OTHER BAKERY PRODUCTS	3.91
222	CONFECTIONERY	1.76
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	2.73
226	CRUSHED AND GROUND FOODS	1.65
230	ALCOHOLIC BEVERAGES	1.52
231	SOFT DRINKS	3.50
238	OTHER RUBBER PRODUCTS	4.03
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.85
261	PLASTIC FILM AND SHEETING	2.40
263	OTHER PLASTIC PRODUCTS	3.15
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.62
301	CLOTHING, FIBRE AND YARN	2.37
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.44
311	WOODEN CABINETS	4.06
312	WOODEN BOXES AND PALLETS	6.97
322	UPHOLSTERED FURNITURE	3.26
323	METAL FURNITURE	2.28
325	WOODEN AND OTHER NON-METAL FURNITURE	4.20
328	FURNITURE PARTS AND FIXTURES	4.07
333	PRINTING, PLATEMAKING AND BINDING	1.71
335	PUBLISHING	0.55

Rate Group	Description	2012 Premium Rate ($)
338	FOLDING CARTONS	2.59
341	PAPER PRODUCTS	3.11
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.56
358	FOUNDRIES	4.19
361	NON-FERROUS METAL INDUSTRIES	3.51
374	DOORS AND WINDOWS	3.48
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.60
377	COATING OF METAL PRODUCTS	4.09
379	HARDWARE, TOOLS AND CUTLERY	2.68
382	METAL DIES, MOULDS AND PATTERNS	2.17
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.72
385	MACHINE SHOPS	2.55
387	OTHER METAL FABRICATING INDUSTRIES	3.59
389	METAL CLOSURES AND CONTAINERS	2.53
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	3.51
393	WIRE PRODUCTS	3.29
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.27
403	OTHER MACHINERY AND EQUIPMENT	1.70
406	ELEVATORS AND ESCALATORS	2.64
408	BOILERS, PUMPS AND FANS	2.40
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	2.82
417	AIRCRAFT MANUFACTURING	1.53
419	MOTOR VEHICLE ASSEMBLY	3.51
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.85
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	3.51

Rate Group	Description	2012 Premium Rate ($)
424	MOTOR VEHICLE STAMPINGS	3.51
425	MOTOR VEHICLE WHEELS AND BRAKES	3.51
428	MOTOR VEHICLE FABRIC ACCESSORIES	4.47
432	TRUCKS, BUSES AND TRAILERS	4.29
442	RAILROAD ROLLING STOCK	2.68
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.59
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.39
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.52
485	BRICKS, CERAMICS AND ABRASIVES	4.43
496	CONCRETE PRODUCTS	5.29
497	READY-MIX CONCRETE	3.84
501	NON-METALLIC MINERAL PRODUCTS	2.93
502	GLASS PRODUCTS	2.98
507	PETROLEUM AND COAL PRODUCTS	1.15
512	RESINS, PAINT, INK AND ADHESIVES	1.71
514	PHARMACEUTICALS AND MEDICINES	0.94
517	SOAP AND TOILETRIES	1.64
524	CHEMICAL INDUSTRIES	1.92
529	JEWELRY AND INSTRUMENTS	1.00
533	SIGNS AND DISPLAYS	3.12
538	SPORTING GOODS AND TOYS	4.18
542	OTHER MANUFACTURED PRODUCTS	2.08
	CLASS D : MANUFACTURING	**2.48**

Rate Group	Description	2012 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	2.04
553	AIR TRANSPORT SERVICES	1.89
560	WAREHOUSING	3.35
570	GENERAL TRUCKING	6.56
577	COURIER SERVICES	2.95
580	MISCELLANEOUS TRANSPORT INDUSTRIES	4.99
584	SCHOOL BUSES	2.97
590	AMBULANCE SERVICES	6.30
	CLASS E : TRANSPORTATION AND STORAGE	**4.92**

Rate Group	Description	2012 Premium Rate ($)
604	FOOD, SALES	2.48
606	GROCERY AND CONVENIENCE STORES	2.15
607	SPECIALTY FOOD STORES	3.64
608	BEER STORES	4.07
612	AGRICULTURAL PRODUCTS, SALES	2.42
630	VEHICLE SERVICES AND REPAIRS	3.46
633	PETROLEUM PRODUCTS, SALES	2.54
636	OTHER SALES	1.43
638	PHARMACIES	0.69
641	CLOTHING STORES	1.56
657	AUTOMOBILE AND TRUCK DEALERS	0.79
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.49
670	MACHINERY AND OTHER VEHICLES, SALES	1.80
681	LUMBER AND BUILDERS SUPPLY	2.94
685	METAL PRODUCTS, WHOLESALE	3.17
689	WASTE MATERIALS RECYCLING	6.02
	CLASS F : RETAIL AND WHOLESALE TRADES	**1.76**

Rate Group	Description	2012 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.60
707	MECHANICAL AND SHEET METAL WORK	4.06
711	ROADBUILDING AND EXCAVATING	5.16
719	INSIDE FINISHING	7.33
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.44
728	ROOFING	14.44
732	HEAVY CIVIL CONSTRUCTION	6.86
737	MILLWRIGHTING AND WELDING	6.73
741	MASONRY	12.39
748	FORM WORK AND DEMOLITION	17.86
751	SIDING AND OUTSIDE FINISHING	10.00
764	HOMEBUILDING	8.88
	CLASS G : CONSTRUCTION	**6.41**

Rate Group	Description	2012 Premium Rate ($)
810	SCHOOL BOARDS	0.79
817	EDUCATIONAL FACILITIES	0.36
830	POWER AND TELECOMMUNICATION LINES	4.34
833	ELECTRIC POWER GENERATION	0.77
835	OIL, POWER AND WATER DISTRIBUTION	1.05
838	NATURAL GAS DISTRIBUTION	0.68
845	LOCAL GOVERNMENT SERVICES	2.19
851	HOMES FOR NURSING CARE	3.21
852	HOMES FOR RESIDENTIAL CARE	3.22
853	HOSPITALS	1.08
857	NURSING SERVICES	3.23
858	GROUP HOMES	3.07
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	1.08
875	PROFESSIONAL OFFICES AND AGENCIES	0.72
	CLASS H : GOVERNMENT AND RELATED SERVICES	**1.32**

Rate Group	Description	2012 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	2.97
908	OTHER REAL ESTATE SERVICES	1.28
911	SECURITY AND INVESTIGATION SERVICES	1.70
919	RESTAURANTS AND CATERING	1.68
921	HOTELS, MOTELS AND CAMPING	3.03
923	JANITORIAL SERVICES	3.64
929	SUPPLY OF NON-CLERICAL LABOUR	4.93
933	EQUIPMENT RENTAL AND REPAIR SERVICES	3.01
937	RECREATIONAL SERVICES AND FACILITIES	2.14
944	PERSONAL SERVICES	3.18
956	LEGAL AND FINANCIAL SERVICES	0.21
958	TECHNICAL AND BUSINESS SERVICES	0.38
962	ADVERTISING AND ENTERTAINMENT	1.07
975	LINEN AND LAUNDRY SERVICES	4.02
981	MEMBERSHIP ORGANIZATIONS	0.78
983	COMMUNICATIONS INDUSTRIES	0.37
	CLASS I : OTHER SERVICES	**1.27**
	SCHEDULE 1	**2.40**

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Premium Rates MANUAL

SECTION 5

For Each Classification Unit, by Class

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Workplace Safety & Insurance Board

Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
0411-099	Logging Operations	A	30	12.72
0511-001	Reforestation Services	A	33	8.59
0511-002	Other Forestry Services	A	33	8.59
2511-000	Shingles and Shakes	A	33	8.59
2512-000	Sawmill and Planing Mill Products	A	33	8.59
2521-099	Veneer and Plywood Operations	A	36	5.24
2591-000	Wood Preservation	A	36	5.24
2592-000	Particle Board	A	36	5.24
2593-000	Wafer Board	A	36	5.24
2711-099	Pulp and Newsprint Operations	A	39	2.86
2713-000	Paperboard	A	39	2.86
2714-000	Building Board	A	39	2.86
2719-000	Specialty Paper Operations	A	39	2.86
2733-000	Paper Bags	A	39	2.86
2793-000	Paper Consumer Products	A	39	2.86
2732-000	Corrugated Box Operations	A	41	3.16

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
0611-000	Gold Mine Operations	B	110	7.95
0921-100	Gold Mines, Contracting	B	110	7.95
0613-000	Nickel Mine Operations	B	113	5.08
0921-200	Nickel Mines, Contracting	B	113	5.08
0612-000	Copper and Copper-Zinc Mines	B	119	6.53
0614-000	Silver Mines	B	119	6.53
0615-000	Molybdenum Mines	B	119	6.53
0617-000	Iron Mines	B	119	6.53
0619-000	Other Metal Mines	B	119	6.53
0621-000	Asbestos Mines	B	119	6.53
0622-000	Peat Operations	B	119	6.53
0623-000	Gypsum Mines	B	119	6.53
0624-000	Potash Mines	B	119	6.53
0625-000	Salt Mines	B	119	6.53
0629-000	Other Non-Metal Mines	B	119	6.53
0631-099	Coal Mines	B	119	6.53
0711-099	Crude Oil and Natural Gas	B	119	6.53
0911-000	Contract Drilling, Oil and Gas	B	119	6.53
0919-000	Other Services Incidental to Crude Oil	B	119	6.53
0921-300	Other Mines, Contracting	B	119	6.53
0929-001	Other Services Incidental to Mining	B	119	6.53
0811-000	Granite Quarries	B	134	6.36
0812-000	Limestone Quarries	B	134	6.36
0813-000	Marble Quarries	B	134	6.36
0814-000	Sandstone Quarries	B	134	6.36
0815-000	Shale Quarries	B	134	6.36
0821-000	Sand and Gravel Pit Operations	B	134	6.36

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
0111-000	Dairy Farms	C	159	6.92
0112-000	Cattle Farms	C	159	6.92
0113-000	Hog Farms	C	159	6.92
0115-000	Sheep and Goat Farms	C	159	6.92
0119-000	Livestock Combination Farms	C	159	6.92
0122-000	Horse and Other Equine Farms	C	159	6.92
0239-002	Barn Cleaning	C	159	6.92
0131-000	Wheat Farms	C	167	2.77
0132-000	Small-Grain Farms	C	167	2.77
0133-000	Oilseed Farms	C	167	2.77
0134-000	Grain Corn Farms	C	167	2.77
0135-000	Forage, Seed, and Hay Farms	C	167	2.77
0136-000	Dry Field Pea and Bean Farms	C	167	2.77
0138-000	Potato Farms	C	167	2.77
0139-000	Other Field Crop Farms	C	167	2.77
0141-000	Field Crop Combination Farms	C	167	2.77
0151-001	Fruit Farms	C	167	2.77
0151-002	Grape Growers	C	167	2.77
0152-000	Other Vegetable Farms	C	167	2.77
0159-000	Fruit and Vegetable Combination Farms	C	167	2.77
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.77
0137-000	Tobacco Farm Operations	C	174	5.03
0161-000	Mushroom Farm Operations	C	174	5.03
0121-000	Honey and Other Apiary Product Farms	C	181	3.58
0123-000	Furs and Skins, Ranch	C	181	3.58
0129-000	Other Animal Specialty Farms	C	181	3.58
0162-000	Greenhouses	C	181	3.58
0163-000	Plant Nurseries	C	181	3.58
0169-000	Other Horticultural Specialties	C	181	3.58
0311-099	Fishing	C	181	3.58
0331-099	Furs, Skins, and Other Trapping	C	181	3.58

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
0114-000	Poultry and Egg Farm Operations	C	184	3.19
0211-000	Veterinary Services	C	184	3.19
0212-000	Farm Animal Breeding Services	C	184	3.19
0213-000	Poultry Services	C	184	3.19
0219-000	Other Services Incidental to Livestock Specialties	C	184	3.19
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	3.19
0222-000	Crop Dusting and Spraying Services	C	184	3.19
0223-000	Harvesting, Baling, and Threshing Services	C	184	3.19
0239-001	Other Services Incidental to Agriculture	C	184	3.19
0321-000	Services Incidental to Fishing	C	184	3.19
8372-002	Wildlife Preservation and Research	C	184	3.19
0229-002	Tree Surgery and Removal	C	190	4.81
4212-000	Water Well Drilling	C	190	4.81
4219-000	Landscaping and Interlocking Brick	C	190	4.81
9959-002	Lawn Maintenance Services	C	190	4.81

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
1011-001	Meat and Meat Products	D	207	4.55
1011-002	Deadstock	D	207	4.55
1021-000	Fish Products	D	207	4.55
1012-000	Poultry Operations	D	210	3.42
1031-000	Canned and Preserved Fruits and Vegetables	D	214	2.62
1032-000	Frozen Fruits and Vegetables	D	214	2.62
1041-000	Fluid Milk	D	216	2.21
1049-000	Other Dairy Products	D	216	2.21
1072-000	Other Bakery Operations	D	220	3.91
1082-000	Chewing Gum	D	222	1.76
1083-000	Sugar and Chocolate Confectionery	D	222	1.76
1071-000	Biscuit Operations	D	223	2.73
1092-000	Dry Pasta Products	D	223	2.73
1093-000	Snack Food Operations	D	223	2.73
1099-000	Other Food Operations	D	223	2.73
1051-000	Cereal Grain Flour	D	226	1.65
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.65
1053-000	Feed Operations	D	226	1.65
1061-000	Vegetable Oil Mills	D	226	1.65
1081-000	Cane and Beet Sugar	D	226	1.65
1091-000	Tea and Coffee	D	226	1.65
1211-000	Leaf Tobacco	D	226	1.65
1221-000	Tobacco Products	D	226	1.65
1094-000	Malt and Malt Flour	D	230	1.52
1121-000	Distillery Products	D	230	1.52
1131-001	Brewery Products	D	230	1.52
1131-002	Home Brewing Centres	D	230	1.52
1141-000	Wine	D	230	1.52

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2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
1111-000	Soft Drinks	D	231	3.50
1511-000	Tire and Tube Operations	D	238	4.03
5521-002	Tire Vulcanizing and Retreading	D	238	4.03
1521-000	Rubber Hose and Belting	D	238	4.03
1599-000	Other Rubber Operations	D	238	4.03
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.85
1631-000	Plastic Film and Sheeting Operations	D	261	2.40
3993-001	Fabric Coating Operations	D	261	2.40
1621-000	Plastic Pipe and Fitting Operations	D	263	3.15
1691-000	Plastic Bag Operations	D	263	3.15
1699-000	Other Plastic Product Operations	D	263	3.15
1711-000	Leather Tanneries	D	289	3.62
1712-000	Footwear	D	289	3.62
1713-000	Luggage, Purses and Handbags	D	289	3.62
1719-000	Other Leather and Allied Products	D	289	3.62
1821-000	Wool Yarn and Woven Cloth	D	289	3.62
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.62
1831-000	Broad Knitted Fabrics	D	289	3.62
1911-000	Natural Fibres Processing and Felt Products	D	289	3.62
1921-000	Carpet, Mat, and Rug Operations	D	289	3.62
1931-000	Canvas and Related Products	D	289	3.62
1991-000	Narrow Fabrics	D	289	3.62
1992-000	Contract Textile Dyeing and Finishing	D	289	3.62
1993-000	Household Products of Textile Materials	D	289	3.62
1994-000	Hygiene Products of Textile Materials	D	289	3.62
1995-000	Tire and Cord Fabric	D	289	3.62
1999-000	Other Processed Textile Products	D	289	3.62
2495-000	Fur Goods	D	289	3.62

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
1811-000	Fibre and Filament Yarn Operations	D	301	2.37
2431-099	Men's and Boys' Clothing	D	301	2.37
2441-099	Women's Clothing	D	301	2.37
2445-000	Clothing Contractors	D	301	2.37
2451-000	Children's Clothing	D	301	2.37
2491-000	Sweaters	D	301	2.37
2492-000	Occupational Clothing	D	301	2.37
2493-000	Gloves	D	301	2.37
2494-000	Hosiery	D	301	2.37
2496-000	Foundation Garments	D	301	2.37
2499-000	Other Clothing and Apparel Operations	D	301	2.37
2541-000	Prefabricated Wooden Buildings	D	308	5.44
2549-000	Other Millwork Products	D	308	5.44
2599-000	Other Wood Operations	D	308	5.44
2542-000	Wooden Cabinet Operations	D	311	4.06
2561-000	Wooden Box and Pallet Operations	D	312	6.97
2612-000	Upholstered Household Furniture	D	322	3.26
6213-000	Furniture Refinishing and Repair Shops	D	322	3.26
2619-000	Metal Household Furniture	D	323	2.28
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.28
2581-000	Coffins and Caskets	D	325	4.20
2611-000	Wooden Household Furniture	D	325	4.20
2649-099	Non-Metal Office and Institutional Furniture and Fixtures	D	325	4.20
2691-000	Bed Springs and Mattresses	D	328	4.07
2699-000	Other Furniture Parts and Fixtures	D	328	4.07
2811-000	Business Forms Printing	D	333	1.71

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
2819-000	Other Commercial Printing	D	333	1.71
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.71
2831-000	Book Publishing	D	335	0.55
2839-000	Other Publishing Operations	D	335	0.55
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.55
2849-000	Other Combined Publishing and Printing Operations	D	335	0.55
2731-000	Paperboard Folding Cartons	D	338	2.59
2791-000	Coated and Treated Products	D	341	3.11
2792-000	Stationery Products	D	341	3.11
2799-000	Other Converted Paper Products	D	341	3.11
2919-000	Other Primary Steel Operations	D	352	2.56
2921-000	Steel Pipe and Tube Operations	D	352	2.56
2959-000	Other Primary Smelting and Refining Operations	D	352	2.56
2911-000	Ferro-Alloys	D	358	4.19
2912-000	Steel Foundries	D	358	4.19
2941-000	Iron Foundry Operations	D	358	4.19
2951-000	Primary Production of Aluminum	D	361	3.51
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	3.51
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	3.51
2999-000	Other Rolled, Cast, and Extruded Non-Ferrous Metal Products	D	361	3.51
2543-000	Wooden Door and Window Operations	D	374	3.48
3031-000	Other Door and Window Operations	D	374	3.48
3021-000	Metal Tank Operations	D	375	4.60
3022-000	Plate Work	D	375	4.60
3023-000	Pre-Engineered Metal Buildings	D	375	4.60
3029-000	Other Fabricated Structural Metal Products	D	375	4.60
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.60

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.60
3244-000	Mobile Buildings	D	375	4.60
3271-099	Metal Boat and Ship Building Operations	D	375	4.60
3041-001	Other Metal Coating	D	377	4.09
3041-002	Powder Painting	D	377	4.09
3061-000	Basic Hardware	D	379	2.68
3063-000	Hand Tools and Implements	D	379	2.68
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.68
3062-000	Metal Die, Mould, and Pattern Operations	D	382	2.17
3071-000	Heating Equipment	D	383	2.72
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.72
3081-001	General Machine Shops	D	385	2.55
3081-002	Automotive Machine Shops	D	385	2.55
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.59
3092-000	Metal Valves	D	387	3.59
3099-001	Other Metal Fabricating Operations	D	387	3.59
3099-002	Metal Heat Treating	D	387	3.59
3099-003	Metal Service Centres, Processing	D	387	3.59
3042-000	Metal Closure and Container Operations	D	389	2.53
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	3.51
3051-000	Upholstery and Coil Springs	D	393	3.29
3052-000	Wire and Wire Rope	D	393	3.29
3053-000	Industrial Fasteners	D	393	3.29
3059-000	Other Wire Products	D	393	3.29
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	3.29

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.27
3321-000	Major Appliance Operations	D	402	2.27
3371-000	Electrical Transformer Operations	D	402	2.27
3193-000	Sawmill and Woodworking Machinery	D	403	1.70
3199-000	Other Machinery and Equipment Operations	D	403	1.70
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.64
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.64
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.40
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.40
3111-000	Agricultural Implement Operations	D	411	2.82
3192-001	Industrial Machinery Operations	D	411	2.82
3211-000	Aircraft and Aerospace Manufacturing	D	417	1.53
3231-000	Motor Vehicle Assembly Operations	D	419	3.51
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.85
3252-001	Motor Vehicle Electrical Parts	D	420	1.85
3391-000	Battery Operations	D	420	1.85
3243-000	Recreational Vehicle and Trailer Operations	D	421	3.51
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	3.51
3256-000	Motor Vehicle Plastic Parts	D	421	3.51
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	3.51
3259-002	Powder Metallurgy Products	D	421	3.51
3259-003	Motor Vehicle Air Conditioners	D	421	3.51
3299-000	Other Transportation Equipment	D	421	3.51
3253-000	Motor Vehicle Stamping Operations	D	424	3.51
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	3.51

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	4.47
3241-000	Truck and Bus Body Operations	D	432	4.29
3242-000	Commercial Trailer Operations	D	432	4.29
3261-000	Railroad Rolling Stock Operations	D	442	2.68
3311-001	Small Electrical Appliance Operations	D	460	2.59
3311-002	Vacuum Cleaners and Systems	D	460	2.59
3331-000	Lighting Fixtures	D	460	2.59
3332-000	Lamps and Shades	D	460	2.59
3333-000	Electric Lamps (Bulbs and Tubes)	D	460	2.59
3252-002	Wiring Harnesses	D	466	2.39
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.39
3381-000	Communication and Energy Wire and Cable Products	D	466	2.39
3351-000	Telecommunication Equipment	D	468	0.39
3352-001	Electronic Parts and Components	D	468	0.39
3352-002	Precision Miniature Metal Products	D	468	0.39
3359-000	Other Communication and Electronic Equipment	D	468	0.39
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.39
3362-000	Electronic Office, Store, and Business Machines	D	468	0.39
3369-000	Other Office, Store, and Business Machines	D	468	0.39
3994-001	Musical Instruments	D	468	0.39
3994-002	Magnetic and Optical Media	D	468	0.39
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.52
3379-000	Industrial Electrical Equipment Operations	D	477	1.52
3392-000	Non-Current-Carrying Wiring Devices	D	477	1.52
3399-000	Other Electrical Products	D	477	1.52
3511-000	Bricks, Tiles, and Clay Products	D	485	4.43
3512-000	Ceramic, Porcelain, and China Operations	D	485	4.43

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
3571-000	Abrasives Operations	D	485	4.43
3591-000	Refractories	D	485	4.43
3541-000	Concrete Pipe	D	496	5.29
3542-000	Structural Concrete Products	D	496	5.29
3549-000	Other Concrete Products	D	496	5.29
3551-000	Ready-Mix Concrete Operations	D	497	3.84
3521-000	Hydraulic Cement	D	501	2.93
3581-000	Lime Operations	D	501	2.93
3592-000	Asbestos Products	D	501	2.93
3593-000	Gypsum Products	D	501	2.93
3594-000	Non-Metallic Mineral Insulating Material Operations	D	501	2.93
3599-000	Other Non-Metallic Mineral Products	D	501	2.93
3561-000	Primary Glass and Glass Container Operations	D	502	2.98
3562-000	Other Glass Products	D	502	2.98
2721-000	Asphalt Roofing	D	507	1.15
3611-000	Refined Petroleum Products	D	507	1.15
3612-000	Lubricating Oil and Grease	D	507	1.15
3699-000	Other Petroleum and Coal Products	D	507	1.15
3731-000	Plastic and Synthetic Resin Operations	D	512	1.71
3751-000	Paint and Varnish	D	512	1.71
3791-000	Printing Ink	D	512	1.71
3792-000	Adhesives	D	512	1.71
3741-000	Pharmaceutical and Medicine Operations	D	514	0.94
3761-000	Soap and Cleaning Compound Operations	D	517	1.64
3771-000	Toiletry Operations	D	517	1.64

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
3711-001	Industrial Inorganic Chemicals	D	524	1.92
3711-002	Compressed Gas	D	524	1.92
3712-000	Industrial Organic Chemicals	D	524	1.92
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.92
3722-000	Mixed Fertilizers	D	524	1.92
3729-000	Other Agricultural Chemicals	D	524	1.92
3799-001	Other Chemical Products	D	524	1.92
3799-002	Explosives	D	524	1.92
3911-000	Indicating, Recording, and Controlling Instruments	D	529	1.00
3912-000	Other Instruments	D	529	1.00
3913-000	Clocks and Watches	D	529	1.00
3914-000	Ophthalmic Goods	D	529	1.00
3921-001	Jewelry and Silverware Operations	D	529	1.00
3921-002	Arts and Crafts	D	529	1.00
3922-000	Precious Metal Secondary Refining	D	529	1.00
3999-002	Dental Laboratories	D	529	1.00
3999-003	Other Medical Products	D	529	1.00
3999-004	Art Supplies	D	529	1.00
9999-003	Artists	D	529	1.00
3971-000	Sign and Display Operations	D	533	3.12
3931-000	Sporting Goods Operations	D	538	4.18
3932-000	Toys and Games	D	538	4.18
3991-000	Brooms, Brushes, and Mops	D	538	4.18
3999-001	Other Manufacturing Operations	D	542	2.08

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
4511-000	Scheduled Air Transport	E	551	2.04
4512-000	Non-Scheduled Chartered Air Transport	E	551	2.04
4513-000	Non-Scheduled Specialty Air Transport	E	551	2.04
4521-001	Airport Operations	E	553	1.89
4521-002	Private Airfields	E	553	1.89
4522-000	Aircraft Rental and Leasing	E	553	1.89
4523-000	Aircraft Servicing and Maintenance	E	553	1.89
4529-000	Other Services Incidental to Air Transport	E	553	1.89
4551-001	Marine Cargo Handling	E	560	3.35
4592-002	Freight Forwarders (Warehousing)	E	560	3.35
4791-000	Refrigerated Warehousing	E	560	3.35
4799-000	Other Storage and Warehousing Operations	E	560	3.35
4561-000	General Freight Trucking	E	570	6.56
4562-000	Used Goods Moving	E	570	6.56
4563-000	Bulk Liquids Trucking	E	570	6.56
4564-000	Dry Bulk Materials Trucking	E	570	6.56
4565-000	Forest Products Trucking	E	570	6.56
4569-000	Other Truck Transport Operations	E	570	6.56
4591-001	Highway, Street, and Bridge Maintenance	E	570	6.56
4599-001	Other Services Incidental to Transportation	E	570	6.56
4599-002	Supply of Drivers and Helpers	E	570	6.56
4999-001	Waste Management Services	E	570	6.56
4999-003	Radioactive Waste Recovery and Disposal	E	570	6.56
4999-004	Chemical Waste Recovery and Disposal	E	570	6.56
5919-003	Other Liquid Waste Recovery and Disposal	E	570	6.56
6399-002	Towing Services	E	570	6.56
4841-001	Rural Mail Delivery	E	577	2.95
4841-002	Postal Services	E	577	2.95
4842-000	Courier Service Operations	E	577	2.95

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
4531-000	Railway Transport	E	580	4.99
4532-000	Services Incidental to Railway Transport	E	580	4.99
4541-000	Freight and Passenger Water Transport	E	580	4.99
4542-000	Ferry Operations	E	580	4.99
4543-001	Marine Towing	E	580	4.99
4543-002	Towing Logs (Marine)	E	580	4.99
4544-000	Ship Chartering	E	580	4.99
4549-000	Other Water Transport Operations	E	580	4.99
4552-000	Harbour and Port Operations	E	580	4.99
4553-000	Marine Salvage	E	580	4.99
4554-000	Piloting Services (water transport)	E	580	4.99
4559-001	Other Services Incidental to Water Transport	E	580	4.99
4559-002	Cleaning of Ships' Holds and Tanks	E	580	4.99
4571-001	Urban Transit Systems	E	580	4.99
4571-002	Bus Services	E	580	4.99
4572-000	Interurban and Rural Transit Systems	E	580	4.99
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	4.99
4575-000	Limousine Services	E	580	4.99
4581-001	Taxicabs	E	580	4.99
4582-000	Non-Emergency Patient Transfer Services	E	580	4.99
4589-000	Other Transportation Operations	E	580	4.99
4573-000	School Bus Operations	E	584	2.97
8631-000	Ambulance Operations	E	590	6.30

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
5211-099	Wholesale Foods	F	604	2.48
5221-000	Non-Alcoholic Beverages, Wholesale	F	604	2.48
5222-000	Alcoholic Beverages, Wholesale	F	604	2.48
6011-000	Supermarkets	F	604	2.48
6011-100	Bulk Retail/Wholesale Stores	F	604	2.48
6016-000	Meat Stores	F	604	2.48
6012-001	Grocery Stores	F	606	2.15
6012-002	Convenience and Variety Stores	F	606	2.15
6021-001	Liquor Stores	F	606	2.15
6021-002	Duty Free Shops	F	606	2.15
6022-000	Wine Stores	F	606	2.15
6013-000	Bakery Product Stores	F	607	3.64
6015-000	Fruit and Vegetable Stores	F	607	3.64
6019-000	Other Specialty Food Stores	F	607	3.64
6023-000	Beer Store Operations	F	608	4.07
4711-001	Terminal Grain Elevator Services	F	612	2.42
4711-002	Country Grain Elevator Services	F	612	2.42
5011-000	Livestock Dealers	F	612	2.42
5012-000	Grain Dealers	F	612	2.42
5019-000	Farm Products, Wholesale	F	612	2.42
5214-000	Poultry and Eggs, Wholesale	F	612	2.42
5931-000	Agricultural Feed, Wholesale	F	612	2.42
5932-000	Seeds, Wholesale	F	612	2.42
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.42
5911-000	Automotive Salvaging	F	630	3.46
6331-002	Lubricating Services	F	630	3.46
6351-000	Garages (General Repairs)	F	630	3.46
6352-000	Paint and Body Repair Shops	F	630	3.46
6353-000	Muffler Replacement Shops	F	630	3.46
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.46

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.46
6359-000	Other Motor Vehicle Repair Shops	F	630	3.46
6391-000	Car Washes	F	630	3.46
6399-001	Other Motor Vehicle Services	F	630	3.46
5111-000	Other Petroleum Products, Sales	F	633	2.54
6331-001	Gas Bars	F	633	2.54
5241-000	Tobacco Products, Wholesale	F	636	1.43
5311-099	Apparel, Wholesale	F	636	1.43
5321-099	Dry Goods, Wholesale	F	636	1.43
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.43
5431-099	Household Furnishings, Wholesale	F	636	1.43
5521-001	Tires and Tubes, Wholesale	F	636	1.43
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.43
5621-000	Hardware, Wholesale	F	636	1.43
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.43
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.43
5731-002	Welding Equipment and Supplies	F	636	1.43
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.43
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.43
5921-099	Paper and Paper Products, Wholesale	F	636	1.43
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.43
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.43
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.43
5961-000	Jewelry and Watches, Wholesale	F	636	1.43
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.43
5981-000	General Merchandise, Wholesale	F	636	1.43
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.43
5992-000	Second-Hand Goods, Wholesale	F	636	1.43
5999-000	Other Wholesale Product Operations	F	636	1.43
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.43
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.43
6231-000	Floor Covering Stores	F	636	1.43
6232-000	Drapery Stores	F	636	1.43

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
6341-000	Home and Auto Supply Stores	F	636	1.43
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.43
6411-000	Department Stores	F	636	1.43
6412-099	Other General Merchandise Stores	F	636	1.43
6511-000	Book and Stationery Stores	F	636	1.43
6521-000	Florist Shops	F	636	1.43
6522-000	Lawn and Garden Centres	F	636	1.43
6531-000	Hardware Stores	F	636	1.43
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.43
6541-099	Sporting Goods and Bicycle Shops	F	636	1.43
6551-000	Musical Instrument Stores	F	636	1.43
6552-000	Audio and Video Products, Sales	F	636	1.43
6561-099	Jewelry and Watch Stores	F	636	1.43
6571-000	Camera and Photographic Supply Stores	F	636	1.43
6581-000	Toy and Hobby Stores	F	636	1.43
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.43
6591-000	Second-Hand Merchandise Stores	F	636	1.43
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.43
6594-000	Luggage and Leather Goods Stores	F	636	1.43
6595-000	Monument and Tombstone Dealers	F	636	1.43
6596-000	Pet Stores	F	636	1.43
6597-000	Coin and Stamp Dealers	F	636	1.43
6599-000	Other Retail Stores	F	636	1.43
6911-000	Vending Machine Operators	F	636	1.43
6921-000	Mail Order Houses	F	636	1.43
5231-099	Drugs and Toiletries, Wholesale	F	638	0.69
6031-001	Pharmacy Operations	F	638	0.69
6031-002	Large Drugstores	F	638	0.69
6032-000	Patent Medicine and Toiletry Stores	F	638	0.69
6592-000	Opticians' Shops	F	638	0.69
6111-000	Shoe Stores	F	641	1.56
6121-000	Men's Clothing Stores	F	641	1.56
6131-000	Women's Clothing Stores	F	641	1.56

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
6141-000	Children's Clothing Stores	F	641	1.56
6142-000	Fur Stores	F	641	1.56
6149-000	Other Clothing Stores	F	641	1.56
6151-000	Fabric and Yarn Stores	F	641	1.56
6239-000	Other Household Furnishing Stores	F	641	1.56
5511-000	Automobile Importers	F	657	0.79
5512-000	Other Motor Vehicle Importers	F	657	0.79
6311-000	Automobiles and Trucks (New), Sales	F	657	0.79
6312-000	Automobiles and Trucks (used), Sales	F	657	0.79
9921-000	Automobile and Truck Rental and Leasing	F	657	0.79
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.49
5744-000	Computer and Related Equipment, Sales	F	668	0.49
5791-000	Office and Store Equipment, Sales	F	668	0.49
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.80
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.80
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.80
5722-000	Mining Machinery and Supplies, Sales	F	670	1.80
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.80
5792-000	Service Machinery and Supplies, Sales	F	670	1.80
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.80
6322-099	Marine Equipment, Sales and Rentals	F	670	1.80
6323-099	Other Recreational Vehicle Dealers	F	670	1.80
6598-000	Mobile Home Dealers	F	670	1.80
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.80
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	2.94
5631-002	Self-Serve Retail Building Supplies	F	681	2.94
5639-000	Other Building Materials, Sales	F	681	2.94
5993-000	Forest Products, Wholesale	F	681	2.94
5611-000	Metal Products, Wholesale	F	685	3.17
5919-001	Other Waste Materials Recycling	F	689	6.02
5919-002	Metal Waste Materials Recycling	F	689	6.02

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
4261-000	Electrical Work	G	704	3.60
4499-001	Other Services Incidental to Construction	G	704	3.60
7799-012	Office Furniture Installation	G	704	3.60
4241-002	Drain Contractors	G	707	4.06
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	4.06
4244-000	Sheet Metal and Other Duct Work	G	707	4.06
4256-000	Thermal Insulation Work	G	707	4.06
4259-000	Industrial Maintenance and Repair Contracting	G	707	4.06
4113-002	Gas Distribution Lines	G	711	5.16
4121-001	Highways, Streets, and Small Bridges	G	711	5.16
4129-002	Park Grounds and Recreational Open Space	G	711	5.16
4213-000	Septic System Installation	G	711	5.16
4214-000	Excavating and Grading	G	711	5.16
4215-000	Equipment Rental (With Operator)	G	711	5.16
4216-000	Asphalt Paving	G	711	5.16
4217-000	Fencing and Deck Installation	G	711	5.16
4293-000	Swimming Pool Installation	G	711	5.16
4234-001	Insulation Work	G	719	7.33
4271-099	Plaster, Drywall, and Acoustical Work	G	719	7.33
4275-001	Painting and Decorating	G	719	7.33
4276-000	Terrazzo and Tile Work	G	719	7.33
4277-099	Carpeting and Flooring	G	719	7.33
7799-002	Interior Designing Services	G	719	7.33
4012-000	Apartment and Condominium Construction	G	723	4.44
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.44
4111-099	Heavy Engineering Construction	G	723	4.44
4211-002	Non-Structural Interior Demolition	G	723	4.44
4234-003	Asbestos Abatement	G	723	4.44
4411-000	Construction Project Management	G	723	4.44
4235-000	Roof Shingling	G	728	14.44
4236-000	Sheet Metal and Built-Up Roofing	G	728	14.44

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
4113-001	Gas and Oil Pipelines, Construction	G	732	6.86
4121-002	Large Bridge Construction	G	732	6.86
4122-000	Waterworks and Sewage Systems	G	732	6.86
4129-001	Other Heavy Construction	G	732	6.86
4221-000	Piledriving Work	G	732	6.86
4255-000	Millwright and Rigging Work	G	737	6.73
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.73
4299-000	Other Trade Work	G	737	6.73
9942-000	Custom Welding Services	G	737	6.73
4231-000	Masonry Operations	G	741	12.39
4211-001	Wrecking and Structural Demolition	G	748	17.86
4222-001	Form Work (High-Rise)	G	748	17.86
4225-000	Precast Concrete Installation	G	748	17.86
4227-000	Structural Steel Erection	G	748	17.86
4229-000	Other Structural Work	G	748	17.86
4275-002	Painting of Structures	G	748	17.86
9952-001	Above Ground Window Cleaning	G	748	17.86
9959-001	Other Services to Buildings and Dwellings	G	748	17.86
4223-000	Steel Reinforcing	G	751	10.00
4224-001	Concrete Finishing	G	751	10.00
4224-002	Concrete Cutting and Drilling	G	751	10.00
4224-003	Concrete Sealing	G	751	10.00
4232-000	Siding Work	G	751	10.00
4233-000	Glass and Glazing Work	G	751	10.00
4239-000	Caulking and Weatherstripping	G	751	10.00
4011-099	Homebuilding Operations	G	764	8.88
4222-002	Form Work (Low-Rise)	G	764	8.88
4226-000	Rough and Framing Carpentry	G	764	8.88
4274-000	Finish Carpentry	G	764	8.88
4491-000	Land Developers	G	764	8.88
4499-002	House Raising/Moving	G	764	8.88
7712-002	Supply of Labour, Construction	G	764	8.88

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
8511-001	Elementary and Secondary School Boards	H	810	0.79
8511-002	Private Schools	H	810	0.79
8521-000	Post-Secondary Non-University Education Operations	H	817	0.36
8531-000	University Education	H	817	0.36
8541-000	Library Services	H	817	0.36
8551-000	Museums and Archives	H	817	0.36
8599-001	Other Educational Services	H	817	0.36
8599-002	Driving Schools	H	817	0.36
4124-001	Power and Telecommunication Transmission Lines	H	830	4.34
4124-002	Cable Television Contractors	H	830	4.34
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	4.34
4911-003	Generation of Electric Power	H	833	0.77
4612-000	Crude Oil Pipeline Transport	H	835	1.05
4619-000	Other Pipeline Transport Operations	H	835	1.05
4911-001	Electric Power Transmission and Distribution	H	835	1.05
4931-000	Water Systems	H	835	1.05
4999-002	Operation of Steam Plants	H	835	1.05
4611-000	Natural Gas Pipeline Transport	H	838	0.68
4921-000	Gas Distribution Systems	H	838	0.68
7799-013	Other Services Incidental to Government	H	845	2.19
8321-099	General Municipal/Regional Operations	H	845	2.19
8324-000	Firefighting Services	H	845	2.19
8351-000	Band Councils	H	845	2.19
8372-001	Regional Conservation Authorities	H	845	2.19
8411-000	Other Government Agencies	H	845	2.19
8621-001	Long Term Care Home Operations	H	851	3.21
8621-002	Residential Home Operations	H	852	3.22

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
8611-000	General Hospitals	H	853	1.08
8612-000	Rehabilitation Hospitals	H	853	1.08
8613-000	Extended Care Hospitals	H	853	1.08
8614-000	Psychiatric Hospitals	H	853	1.08
8615-000	Addiction Hospitals	H	853	1.08
8616-000	Outpost Hospitals	H	853	1.08
8617-000	Paediatric Hospitals	H	853	1.08
8619-000	Other Specialty Hospitals	H	853	1.08
8634-000	Nursing and Other Health Care Operations	H	857	3.23
8662-099	Offices of Nurses	H	857	3.23
8622-000	Homes for Persons with a Physical Disability	H	858	3.07
8623-000	Homes for Persons with a Developmental Disability	H	858	3.07
8624-000	Homes for Persons with a Mental Health Disability	H	858	3.07
8625-000	Homes for Emotionally Distressed Children	H	858	3.07
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	3.07
8627-000	Homes for Children In Need of Protection	H	858	3.07
8628-000	Homes for Single Mothers	H	858	3.07
8629-000	Other Institutional Health and Social Services	H	858	3.07
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	1.08
8633-000	Health Rehabilitation Clinics	H	861	1.08
8635-000	Public Health Clinics and Community Health Centres	H	861	1.08
8639-000	Other Non-Institutional Health Services	H	861	1.08
8641-000	Child Daycare and Nursery School Services	H	861	1.08
8644-000	Life Skills Training Facilities	H	861	1.08
8647-000	Social Rehabilitation Services	H	861	1.08
8648-000	Crisis Intervention	H	861	1.08
8649-000	Other Non-Institutional Social Services	H	861	1.08
8642-000	Child Welfare Services	H	875	0.72
8643-000	Family Planning Services	H	875	0.72
8646-000	Meal Services (Non-Commercial)	H	875	0.72

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
8651-099	Offices of Physicians	H	875	0.72
8653-099	Offices of Dentists	H	875	0.72
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.72
8664-000	Offices of Nutritionists and Dietitians	H	875	0.72
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.72
8666-000	Offices of Optometrists	H	875	0.72
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.72
8668-000	Offices of Denturists	H	875	0.72
8669-000	Offices of Other Health Practitioners	H	875	0.72
8671-000	Offices of Psychologists	H	875	0.72
8672-000	Offices of Social Workers	H	875	0.72
8679-000	Offices of Other Social Service Practitioners	H	875	0.72
8681-000	Medical Laboratories	H	875	0.72
8682-000	Diagnostic Laboratories	H	875	0.72
8683-000	Combined Medical and Radiological Laboratories	H	875	0.72
8684-000	Public Health Laboratories	H	875	0.72
8685-000	Blood Bank Laboratories	H	875	0.72
8689-000	Other Health Laboratories	H	875	0.72
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.72
8692-000	Health Care Standards Agencies	H	875	0.72
8693-000	Health Care Research Agencies	H	875	0.72
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.72
8699-000	Other Health and Safety Service Associations and Agencies	H	875	0.72

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
7511-001	Operators of Apartment Buildings	I	905	2.97
7511-002	Operators of Condominiums	I	905	2.97
7512-001	Operators of Non-Residential Buildings	I	908	1.28
7512-002	Self-Serve Storage Facilities	I	908	1.28
7512-003	Operators of Recreational Buildings	I	908	1.28
7599-001	Other Real Estate Operators	I	908	1.28
9732-000	Cemeteries and Crematoria	I	908	1.28
9991-000	Parking Lot Operations	I	908	1.28
7791-001	Security Services	I	911	1.70
7791-003	Detective Agencies	I	911	1.70
7791-004	Armoured Car Services	I	911	1.70
9211-000	Restaurants, Licensed	I	919	1.68
9212-000	Restaurants, Unlicensed	I	919	1.68
9213-000	Take-Out Food Services	I	919	1.68
9214-001	Caterers	I	919	1.68
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.68
9221-000	Taverns, Bars, and Nightclubs	I	919	1.68
7599-002	Mobile Home Parks	I	921	3.03
9111-000	Hotels and Motor Hotels	I	921	3.03
9112-000	Motels	I	921	3.03
9113-000	Tourist Courts and Cabins	I	921	3.03
9114-000	Guest Houses and Tourist Homes	I	921	3.03
9121-000	Lodging Houses and Residential Clubs	I	921	3.03
9131-000	Camping Grounds and Travel Trailer Parks	I	921	3.03
9141-000	Outfitters	I	921	3.03
9149-001	Other Recreation and Vacation Camps	I	921	3.03
9149-002	Children's Educational Camps	I	921	3.03
9726-000	Carpet Cleaning	I	923	3.64
9952-002	Ground Level Window Cleaning	I	923	3.64
9953-001	Janitorial Operations	I	923	3.64

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
9953-002	Other Cleaning Services	I	923	3.64
9959-005	Window Tinting of Buildings	I	923	3.64
9959-006	Pool Services	I	923	3.64
7712-001	Supply of Non-Clerical Labour Operations	I	929	4.93
7799-004	Custom Packaging	I	933	3.01
9912-000	Audio-Visual Equipment Rental and Leasing	I	933	3.01
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	3.01
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	3.01
9941-000	Electric Motor Repair	I	933	3.01
9949-000	Other Repair Services	I	933	3.01
9643-000	Horse Race Tracks	I	937	2.14
9644-000	Other Race Tracks	I	937	2.14
9651-000	Golf Courses	I	937	2.14
9652-000	Curling Clubs	I	937	2.14
9653-000	Skiing Facilities	I	937	2.14
9659-001	Other Sports and Recreational Clubs	I	937	2.14
9661-001	Gambling Operations	I	937	2.14
9661-002	Lotteries and Casinos	I	937	2.14
9691-000	Bowling Alleys and Billiard Parlours	I	937	2.14
9692-000	Amusement Parks	I	937	2.14
9693-000	Dance Halls, Studios and Schools	I	937	2.14
9694-000	Coin-Operated Amusement Services	I	937	2.14
9695-000	Roller Skating Facilities	I	937	2.14
9696-000	Botanical and Zoological Gardens	I	937	2.14
9699-001	Other Amusement and Recreational Services	I	937	2.14
9699-002	Horse Trainers and Riding Operations	I	937	2.14
9711-099	Barber and Beauty Shops	I	944	3.18
9723-000	Self-Serve Laundries and/or Dry Cleaners	I	944	3.18
9724-000	Valet Services and Cleaning Depots	I	944	3.18
9731-000	Funeral Homes	I	944	3.18
9741-099	Domestic Services	I	944	3.18

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
9791-000	Shoe Repair	I	944	3.18
9792-000	Fur Cleaning, Repair, and Storage	I	944	3.18
9799-000	Other Personal Services	I	944	3.18
9951-000	Disinfecting and Exterminating Services	I	944	3.18
9999-001	Miscellaneous Services	I	944	3.18
9999-002	Automobile Associations	I	944	3.18
7011-000	Central Banks	I	956	0.21
7021-000	Chartered Banks	I	956	0.21
7029-000	Other Banking-Type Intermediaries	I	956	0.21
7031-000	Trust Companies	I	956	0.21
7041-000	Deposit Accepting Mortgage Companies	I	956	0.21
7042-000	Co-Operative Mortgage Companies	I	956	0.21
7051-099	Credit Unions	I	956	0.21
7099-000	Other Deposit Accepting Intermediaries	I	956	0.21
7111-000	Consumer Loan Companies	I	956	0.21
7121-000	Sales Finance Companies	I	956	0.21
7122-000	Credit Card Companies	I	956	0.21
7123-000	Factoring Companies	I	956	0.21
7124-000	Financial Leasing Companies	I	956	0.21
7125-000	Venture Capital Companies	I	956	0.21
7129-000	Other Business Financing Companies	I	956	0.21
7211-000	Investment (Mutual) Funds	I	956	0.21
7212-000	Retirement Savings Funds	I	956	0.21
7213-000	Segregated Funds	I	956	0.21
7214-000	Investment Companies	I	956	0.21
7215-000	Holding Companies	I	956	0.21
7221-000	Mortgage Investment Companies	I	956	0.21
7222-000	Real Estate Investment Trusts	I	956	0.21
7229-000	Other Mortgage Companies	I	956	0.21
7291-000	Trusteed Pension Funds	I	956	0.21
7292-000	Estate, Trust, and Agency Funds	I	956	0.21
7299-000	Other Investment Intermediaries	I	956	0.21
7311-000	Life Insurers	I	956	0.21
7321-000	Deposit Insurers	I	956	0.21

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
7331-000	Health Insurers	I	956	0.21
7339-000	Other Property and Casualty Insurers	I	956	0.21
7411-000	Investment Dealers	I	956	0.21
7412-000	Stock Brokers	I	956	0.21
7413-000	Commodity Brokers	I	956	0.21
7421-000	Mortgage Brokers	I	956	0.21
7431-000	Stock Exchanges	I	956	0.21
7432-000	Commodity Exchanges	I	956	0.21
7499-000	Other Financial Intermediaries	I	956	0.21
7611-000	Insurance and Real Estate Agencies	I	956	0.21
7711-001	Supply of Clerical Labour Operations	I	956	0.21
7711-003	Placement Agencies	I	956	0.21
7711-100	Out of Province Operations - Class A	I	956	0.21
7711-200	Out of Province Operations - Class B	I	956	0.21
7711-300	Out of Province Operations - Class C	I	956	0.21
7711-400	Out of Province Operations - Class D	I	956	0.21
7711-500	Out of Province Operations - Class E	I	956	0.21
7711-600	Out of Province Operations - Class F	I	956	0.21
7711-700	Out of Province Operations - Class G	I	956	0.21
7711-800	Out of Province Operations - Class H	I	956	0.21
7711-900	Out of Province Operations - Class I	I	956	0.21
7731-000	Chartered and Certified Accountants	I	956	0.21
7739-000	Other Accounting and Bookkeeping Services	I	956	0.21
7761-000	Offices of Lawyers and Notaries	I	956	0.21
7792-000	Credit Bureau Services	I	956	0.21
7793-000	Collection Agencies	I	956	0.21
7799-003	Actuarial Services	I	956	0.21
0231-000	Agricultural Management and Consulting Services	I	958	0.38
4555-000	Marine Shipping Agencies	I	958	0.38
4592-003	Freight Brokers/Forwarders (Ground Freight)	I	958	0.38
4592-004	Freight Forwarders (Air and / or Ocean)	I	958	0.38
7721-001	Software Development and Computer Services	I	958	0.38
7722-000	Computer Equipment Maintenance and Repair	I	958	0.38
7751-000	Offices of Architects	I	958	0.38

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
7752-000	Offices of Engineers	I	958	0.38
7759-001	Other Scientific and Technical Services	I	958	0.38
7759-002	Research and Development	I	958	0.38
7771-001	Management Consulting Services	I	958	0.38
7771-002	Property Management Services	I	958	0.38
7794-000	Customs Brokers and Consultants	I	958	0.38
7795-999	Telephone Answering Services / Call Centres	I	958	0.38
7796-001	Business Service Centres	I	958	0.38
7796-002	Microfilming and Micrographing Services	I	958	0.38
7799-001	Miscellaneous Business Services	I	958	0.38
7799-005	Translation Services	I	958	0.38
7799-006	Custom Typing Services	I	958	0.38
7799-007	Manufacturer's Agents	I	958	0.38
7799-009	Meter Reading	I	958	0.38
7799-010	Other Brokers	I	958	0.38
7799-011	Quality Assurance	I	958	0.38
9931-000	Photographers	I	958	0.38
9961-000	Ticket and Travel Agencies	I	958	0.38
9962-001	Tour Packagers	I	958	0.38
2821-002	Photographic Film Processing	I	962	1.07
7711-002	Franchise Operations	I	962	1.07
7741-000	Advertising Agencies	I	962	1.07
7742-000	Media Representatives	I	962	1.07
7743-000	Display and Billboard Advertising	I	962	1.07
7749-000	Other Advertising Services	I	962	1.07
9611-000	Motion Picture and Video Production	I	962	1.07
9612-000	Motion Picture and Video Distribution	I	962	1.07
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	1.07
9614-000	Sound Recording Services	I	962	1.07
9619-000	Other Motion Picture, Audio, and Video Services	I	962	1.07
9621-000	Regular Motion Picture Theatres	I	962	1.07
9622-000	Outdoor Motion Picture Theatres	I	962	1.07
9629-000	Other Motion Picture Exhibition	I	962	1.07
9631-000	Entertainment Production Companies and Artists	I	962	1.07
9639-000	Other Theatrical and Staged Entertainment Services	I	962	1.07

2012 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2012 Premium Rate ($)
9721-000	Power Laundries and/or Dry Cleaners	I	975	4.02
9725-000	Linen Supply Services	I	975	4.02
9729-000	Other Laundry and Dry Cleaning Services	I	975	4.02
7791-002	Corps of Commissionaires	I	981	0.78
9811-000	Religious Organizations	I	981	0.78
9821-000	Business Associations	I	981	0.78
9831-000	Health and Social Service Professional Membership Associations	I	981	0.78
9839-000	Other Professional Membership Associations	I	981	0.78
9841-000	Labour Organizations	I	981	0.78
9851-000	Political Organizations	I	981	0.78
9861-001	Civic and Fraternal Organizations	I	981	0.78
9861-002	Cultural Organizations	I	981	0.78
4811-000	Radio Broadcasting	I	983	0.37
4812-000	Television Broadcasting	I	983	0.37
4813-000	Combined Radio and Television Broadcasting	I	983	0.37
4814-000	Cable Television	I	983	0.37
4821-000	Telecommunication Carriers	I	983	0.37
4839-000	Other Telecommunication Operations	I	983	0.37

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Premium Rates MANUAL

SECTION 6

Supporting Documention for each Class

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Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

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Premium Rates MANUAL

SECTION 6A

Class A – Forest Products

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Workplace Safety & Insurance Board

Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$253,032,334	$67,700	$47,252	5,355	467	8.72%
2006	$214,853,591	$69,400	$49,448	4,345	367	8.45%
2007	$189,047,005	$71,800	$49,129	3,848	332	8.63%
2008	$164,272,218	$73,300	$49,022	3,351	231	6.89%
2009	$120,504,566	$74,600	$48,376	2,491	174	6.99%
2010	$131,170,124	$77,600	$49,424	2,654	253	9.53%
2011	$129,232,686	$79,600	$48,685	2,654	247	9.31%
2012	$130,387,934	$81,700	$49,093	2,656	240	9.04%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$355,025,117	$67,700	$38,682	9,178	1,734	18.89%
2006	$327,218,143	$69,400	$41,175	7,947	1,405	17.68%
2007	$281,060,695	$71,800	$39,497	7,116	1,152	16.19%
2008	$195,841,850	$73,300	$36,544	5,359	728	13.58%
2009	$143,002,684	$74,600	$34,392	4,158	386	9.28%
2010	$151,761,990	$77,600	$34,546	4,393	357	8.13%
2011	$149,520,401	$79,600	$34,030	4,394	341	7.76%
2012	$150,857,007	$81,700	$34,315	4,396	325	7.39%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$202,075,819	$67,700	$39,841	5,072	569	11.22%
2006	$190,306,332	$69,400	$41,085	4,632	472	10.19%
2007	$162,082,114	$71,800	$41,860	3,872	360	9.30%
2008	$127,351,916	$73,300	$40,404	3,152	269	8.53%
2009	$103,153,500	$74,600	$42,909	2,404	190	7.90%
2010	$98,795,045	$77,600	$42,420	2,329	116	4.98%
2011	$97,335,801	$79,600	$41,785	2,329	111	4.77%
2012	$98,205,913	$81,700	$42,136	2,331	105	4.51%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$836,294,087	$67,700	$51,222	16,327	1,207	7.39%
2006	$735,301,383	$69,400	$50,561	14,543	944	6.49%
2007	$666,039,469	$71,800	$52,038	12,799	840	6.56%
2008	$641,866,034	$73,300	$54,799	11,713	656	5.60%
2009	$536,687,534	$74,600	$53,450	10,041	533	5.31%
2010	$504,446,967	$77,600	$54,218	9,304	416	4.47%
2011	$485,362,720	$79,600	$53,973	8,993	384	4.27%
2012	$482,360,831	$81,700	$55,148	8,747	355	4.06%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$304,221,065	$67,700	$34,760	8,752	548	6.26%
2006	$300,394,693	$69,400	$36,280	8,280	594	7.17%
2007	$292,063,738	$71,800	$37,182	7,855	507	6.45%
2008	$288,857,985	$73,300	$37,759	7,650	460	6.01%
2009	$251,777,523	$74,600	$38,516	6,537	330	5.05%
2010	$264,000,788	$77,600	$38,784	6,807	283	4.16%
2011	$254,013,105	$79,600	$38,609	6,579	272	4.13%
2012	$252,442,075	$81,700	$39,449	6,399	264	4.13%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS A: FOREST PRODUCTS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,950,648,422	$67,700	$43,654	44,684	4,525	10.13%
2006	$1,768,074,143	$69,400	$44,483	39,747	3,782	9.52%
2007	$1,590,293,021	$71,800	$44,810	35,490	3,191	8.99%
2008	$1,418,190,003	$73,300	$45,418	31,225	2,344	7.51%
2009	$1,155,125,808	$74,600	$45,068	25,631	1,613	6.29%
2010	$1,150,174,914	$77,600	$45,128	25,487	1,425	5.59%
2011	$1,115,464,714	$79,600	$44,709	24,949	1,355	5.43%
2012	$1,114,253,761	$81,700	$45,427	24,529	1,289	5.26%

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
030	LOGGING	164%	32,948	12.72
033	MILL PRODUCTS AND FORESTRY SERVICES	94%	18,792	8.59
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	112%	22,524	5.24
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	84%	16,884	2.86
041	CORRUGATED BOXES	66%	13,292	3.16
CLASS A	**FOREST PRODUCTS**		**20,080**	**5.07**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**1.024**
B.2 Legislative Obligations		
	WSIAT	0.043
	Office of Worker Advisor	0.021
	Office of Employer Advisor	0.007
	OHSA	0.201
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.009
	Total Grants	0.011
	Total Other SWA	0.032
	Other Prevention	0.023
	Sub-Total	**0.348**
B.3 Prevention	Workplace Safety North	**0.305**
B.4 TOTAL OVERHEAD EXPENSES		**1.677**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.741**
B.2 Legislative Obligations		
	WSIAT	0.031
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.145
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Total Grants	0.008
	Total Other SWA	0.023
	Other Prevention	0.017
	Sub-Total	**0.251**
B.3 Prevention	Workplace Safety North	**0.227**
B.4 TOTAL OVERHEAD EXPENSES		**1.219**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.510**
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.100
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.016
	Other Prevention	0.012
	Sub-Total	**0.173**
B.3 Prevention	Workplace Safety North	**0.163**
B.4 TOTAL OVERHEAD EXPENSES		**0.846**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.347**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.117**
B.3 Prevention	Workplace Safety North	**0.117**
B.4 TOTAL OVERHEAD EXPENSES		**0.581**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.367**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.124**
B.3 Prevention	Workplace Safety North	**0.123**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.614**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS A: FOREST PRODUCTS

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.498**
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.097
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.015
	Other Prevention	0.011
	Sub-Total	**0.169**
B.3 Prevention		**0.159**
B.4 TOTAL OVERHEAD EXPENSES		**0.826**

2012 PREMIUM RATE COMPONENTS

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	6.156	6.156	48%	4.953	4.953	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.024			0.862		
2. Legislative Obligations	0.348			0.296		
3. Prevention	0.305			0.324		
4. TOTAL OVERHEAD EXPENSES	1.677	1.677	13%	1.482	1.482	12%
C. PAST CLAIMS COST						
1. Unfunded Liability	2.472			3.721		
2. (Gain)/Loss	1.927			2.040		
3. Bad Debts & Experience Rating	0.486			0.274		
4. TOTAL PAST CLAIMS COST	4.885	4.885	38%	6.035	6.035	48%
D. TOTAL PREMIUM RATE (A+B+C)		**12.72**	100%		**12.47**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	4.109	4.109	48%	3.306	3.306	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.741			0.624		
2. Legislative Obligations	0.251			0.214		
3. Prevention	0.227			0.240		
4. TOTAL OVERHEAD EXPENSES	1.219	1.219	14%	1.078	1.078	13%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.651			2.486		
2. (Gain)/Loss	1.287			1.363		
3. Bad Debts & Experience Rating	0.328			0.186		
4. TOTAL PAST CLAIMS COST	3.266	3.266	38%	4.035	4.035	48%
D. TOTAL PREMIUM RATE (A+B+C)		**8.59**	100%		**8.42**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.444	2.444	47%	1.981	1.981	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.510			0.432		
2. Legislative Obligations	0.173			0.148		
3. Prevention	0.163			0.172		
4. TOTAL OVERHEAD EXPENSES	0.846	0.846	16%	0.752	0.752	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.983			1.486		
2. (Gain)/Loss	0.766			0.815		
3. Bad Debts & Experience Rating	0.201			0.107		
4. TOTAL PAST CLAIMS COST	1.950	1.950	37%	2.408	2.408	47%
D. TOTAL PREMIUM RATE (A+B+C)		**5.24**	100%		**5.14**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.261	1.261	44%	1.028	1.028	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.347			0.294		
2. Legislative Obligations	0.117			0.100		
3. Prevention	0.117			0.123		
4. TOTAL OVERHEAD EXPENSES	0.581	0.581	20%	0.517	0.517	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.508			0.772		
2. (Gain)/Loss	0.396			0.423		
3. Bad Debts & Experience Rating	0.111			0.056		
4. TOTAL PAST CLAIMS COST	1.015	1.015	35%	1.251	1.251	45%
D. TOTAL PREMIUM RATE (A+B+C)		**2.86**	100%		**2.80**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.411	1.411	45%	1.147	1.147	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.367			0.312		
2. Legislative Obligations	0.124			0.106		
3. Prevention	0.123			0.129		
4. TOTAL OVERHEAD EXPENSES	0.614	0.614	19%	0.547	0.547	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.568			0.864		
2. (Gain)/Loss	0.443			0.473		
3. Bad Debts & Experience Rating	0.123			0.066		
4. TOTAL PAST CLAIMS COST	1.134	1.134	36%	1.403	1.403	45%
D. TOTAL PREMIUM RATE (A+B+C)		**3.16**	100%		**3.10**	100%

2012 PREMIUM RATE COMPONENTS

CLASS A: FOREST PRODUCTS

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.358	2.358	47%	1.803	1.803	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.498			0.406		
2. Legislative Obligations	0.169			0.139		
3. Prevention	0.159			0.163		
4. TOTAL OVERHEAD EXPENSES	0.826	0.826	16%	0.708	0.708	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.948			1.354		
2. (Gain)/Loss	0.739			0.743		
3. Bad Debts & Experience Rating	0.195			0.100		
4. TOTAL PAST CLAIMS COST	1.882	1.882	37%	2.197	2.197	47%
D. TOTAL PREMIUM RATE (A+B+C)		**5.07**	100%		**4.71**	100%

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
030	LOGGING	6.156	1.677	4.885	12.72
033	MILL PRODUCTS AND FORESTRY SERVICES	4.109	1.219	3.266	8.59
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	2.444	0.846	1.950	5.24
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	1.261	0.581	1.015	2.86
041	CORRUGATED BOXES	1.411	0.614	1.134	3.16
CLASS A	**FOREST PRODUCTS**	**2.358**	**0.826**	**1.882**	**5.07**

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Premium Rates MANUAL

SECTION 6B

Class B – Mining and Related Industries

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Workplace Safety
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professionnelle et de l'assurance
contre les accidents du travail

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$313,245,766	$67,700	$59,136	5,297	418	7.89%
2006	$312,839,333	$69,400	$60,698	5,154	328	6.36%
2007	$350,469,259	$71,800	$64,365	5,445	389	7.14%
2008	$355,120,132	$73,300	$64,462	5,509	365	6.63%
2009	$380,219,623	$74,600	$67,224	5,656	364	6.44%
2010	$497,239,446	$77,600	$69,004	7,206	439	6.09%
2011	$513,175,421	$79,600	$69,742	7,358	437	5.94%
2012	$530,279,879	$81,700	$70,472	7,525	434	5.77%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$392,959,911	$67,700	$62,703	6,267	543	8.66%
2006	$446,057,650	$69,400	$66,151	6,743	558	8.28%
2007	$583,241,601	$71,800	$66,459	8,776	607	6.92%
2008	$674,058,059	$73,300	$68,183	9,886	688	6.96%
2009	$440,305,990	$74,600	$67,927	6,482	345	5.32%
2010	$406,593,242	$77,600	$67,653	6,010	281	4.68%
2011	$419,624,105	$79,600	$68,377	6,137	268	4.37%
2012	$433,610,439	$81,700	$69,093	6,276	255	4.06%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$257,620,748	$67,700	$55,822	4,615	351	7.61%
2006	$285,759,234	$69,400	$58,919	4,850	337	6.95%
2007	$300,784,405	$71,800	$57,205	5,258	354	6.73%
2008	$363,063,743	$73,300	$61,277	5,925	377	6.36%
2009	$306,097,231	$74,600	$58,944	5,193	286	5.51%
2010	$361,751,674	$77,600	$56,772	6,372	298	4.68%
2011	$373,345,415	$79,600	$57,380	6,507	284	4.36%
2012	$385,789,251	$81,700	$57,981	6,654	270	4.06%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$255,437,456	$67,700	$40,981	6,233	533	8.55%
2006	$267,674,100	$69,400	$43,104	6,210	450	7.25%
2007	$282,304,156	$71,800	$44,179	6,390	527	8.25%
2008	$294,023,558	$73,300	$46,020	6,389	513	8.03%
2009	$277,255,056	$74,600	$47,176	5,877	472	8.03%
2010	$304,171,208	$77,600	$50,527	6,020	449	7.46%
2011	$313,919,559	$79,600	$51,068	6,147	466	7.58%
2012	$324,382,694	$81,700	$51,602	6,286	481	7.65%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS B: MINING AND RELATED INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,219,263,881	$67,700	$54,402	22,412	1,845	8.23%
2006	$1,312,330,317	$69,400	$57,165	22,957	1,673	7.29%
2007	$1,516,799,421	$71,800	$58,634	25,869	1,877	7.26%
2008	$1,686,265,492	$73,300	$60,856	27,709	1,943	7.01%
2009	$1,403,877,900	$74,600	$60,491	23,208	1,467	6.32%
2010	$1,569,755,570	$77,600	$61,299	25,608	1,467	5.73%
2011	$1,620,064,500	$79,600	$61,956	26,149	1,455	5.56%
2012	$1,674,062,263	$81,700	$62,604	26,740	1,440	5.39%

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
110	GOLD MINES	127%	45,652	7.95
113	NICKEL MINES	109%	39,232	5.08
119	OTHER MINES	121%	43,292	6.53
134	AGGREGATES	59%	21,119	6.36
CLASS B	**MINING AND RELATED INDUSTRIES**		**35,878**	**6.57**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.683**
B.2 Legislative Obligations		
	WSIAT	0.029
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.134
	Mine Rescue	0.299
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Total Grants	0.007
	Total Other SWA	0.021
	Other Prevention	0.016
	Sub-Total	**0.531**
B.3 Prevention	Workplace Safety North	**0.211**
B.4 TOTAL OVERHEAD EXPENSES		**1.425**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.487**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.095
	Mine Rescue	0.237
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.015
	Other Prevention	0.011
	Sub-Total	**0.401**
B.3 Prevention	Workplace Safety North	**0.156**
B.4 TOTAL OVERHEAD EXPENSES		**1.044**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.586**
B.2 Legislative Obligations		
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.115
	Mine Rescue	0.268
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.018
	Other Prevention	0.013
	Sub-Total	**0.467**
B.3 Prevention	Workplace Safety North	**0.184**
B.4 TOTAL OVERHEAD EXPENSES		**1.237**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.600**
B.2 Legislative Obligations		
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.117
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.019
	Other Prevention	0.014
	Sub-Total	**0.203**
B.3 Prevention	Infrastructure Health and Safety Association	**0.106**
B.4 TOTAL OVERHEAD EXPENSES		**0.909**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS B: MINING AND RELATED INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.594**
B.2 Legislative Obligations		
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.116
	Mine Rescue	0.218
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.018
	Other Prevention	0.014
	Sub-Total	**0.419**
B.3 Prevention		**0.170**
B.4 TOTAL OVERHEAD EXPENSES		**1.183**

2012 PREMIUM RATE COMPONENTS

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.792	3.792	48%	3.119	3.119	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.683			0.575		
2. Legislative Obligations	0.531			0.577		
3. Prevention	0.211			0.222		
4. TOTAL OVERHEAD EXPENSES	1.425	1.425	18%	1.374	1.374	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.484			2.229		
2. (Gain)/Loss	0.827			1.058		
3. Bad Debts & Experience Rating	0.422			0.012		
4. TOTAL PAST CLAIMS COST	2.733	2.733	34%	3.299	3.299	42%
D. TOTAL PREMIUM RATE (A+B+C)		**7.95**	100%		**7.79**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.342	2.342	46%	1.925	1.925	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.487			0.410		
2. Legislative Obligations	0.401			0.439		
3. Prevention	0.156			0.164		
4. TOTAL OVERHEAD EXPENSES	1.044	1.044	21%	1.013	1.013	20%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.916			1.376		
2. (Gain)/Loss	0.511			0.653		
3. Bad Debts & Experience Rating	0.270			0.008		
4. TOTAL PAST CLAIMS COST	1.697	1.697	33%	2.037	2.037	41%
D. TOTAL PREMIUM RATE (A+B+C)		**5.08**	100%		**4.98**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.075	3.075	47%	2.527	2.527	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.586			0.493		
2. Legislative Obligations	0.467			0.509		
3. Prevention	0.184			0.194		
4. TOTAL OVERHEAD EXPENSES	1.237	1.237	19%	1.196	1.196	19%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.203			1.805		
2. (Gain)/Loss	0.671			0.857		
3. Bad Debts & Experience Rating	0.346			0.010		
4. TOTAL PAST CLAIMS COST	2.220	2.220	34%	2.672	2.672	42%
D. TOTAL PREMIUM RATE (A+B+C)		**6.53**	100%		**6.40**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.179	3.179	50%	2.643	2.643	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.600			0.509		
2. Legislative Obligations	0.203			0.174		
3. Prevention	0.106			0.118		
4. TOTAL OVERHEAD EXPENSES	0.909	0.909	14%	0.801	0.801	13%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.243			1.888		
2. (Gain)/Loss	0.693			0.897		
3. Bad Debts & Experience Rating	0.338			0.009		
4. TOTAL PAST CLAIMS COST	2.274	2.274	36%	2.794	2.794	45%
D. TOTAL PREMIUM RATE (A+B+C)		**6.36**	100%		**6.24**	100%

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2012 Premium Rates

2012 PREMIUM RATE COMPONENTS

CLASS B: MINING AND RELATED INDUSTRIES

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.132	3.132	48%	2.518	2.518	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.594			0.492		
2. Legislative Obligations	0.419			0.440		
3. Prevention	0.170			0.177		
4. TOTAL OVERHEAD EXPENSES	1.183	1.183	18%	1.109	1.109	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.225			1.799		
2. (Gain)/Loss	0.683			0.854		
3. Bad Debts & Experience Rating	0.348			0.009		
4. TOTAL PAST CLAIMS COST	2.256	2.256	34%	2.662	2.662	42%
D. TOTAL PREMIUM RATE (A+B+C)		**6.57**	100%		**6.29**	100%

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
110	GOLD MINES	3.792	1.425	2.733	7.95
113	NICKEL MINES	2.342	1.044	1.697	5.08
119	OTHER MINES	3.075	1.237	2.220	6.53
134	AGGREGATES	3.179	0.909	2.274	6.36
CLASS B	**MINING AND RELATED INDUSTRIES**	**3.132**	**1.183**	**2.256**	**6.57**

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Premium Rates MANUAL

SECTION 6C

Class C – Other Primary Industries

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Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$135,701,523	$67,700	$28,248	4,804	366	7.62%
2006	$140,817,224	$69,400	$27,802	5,065	294	5.80%
2007	$144,668,697	$71,800	$29,965	4,828	274	5.68%
2008	$145,989,587	$73,300	$31,115	4,692	287	6.12%
2009	$145,621,293	$74,600	$33,685	4,323	260	6.01%
2010	$145,928,114	$77,600	$32,756	4,455	228	5.12%
2011	$143,839,991	$79,600	$32,659	4,404	220	5.00%
2012	$145,543,806	$81,700	$32,817	4,435	215	4.85%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$294,199,475	$67,700	$26,775	10,988	668	6.08%
2006	$322,452,025	$69,400	$28,093	11,478	615	5.36%
2007	$340,069,138	$71,800	$30,151	11,279	570	5.05%
2008	$359,297,236	$73,300	$29,436	12,206	579	4.74%
2009	$380,192,661	$74,600	$29,223	13,010	546	4.20%
2010	$408,053,109	$77,600	$32,849	12,422	489	3.94%
2011	$402,214,171	$79,600	$32,752	12,280	451	3.67%
2012	$406,978,483	$81,700	$32,911	12,366	423	3.42%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$113,977,419	$67,700	$27,901	4,085	440	10.77%
2006	$102,914,120	$69,400	$29,295	3,513	337	9.59%
2007	$95,677,363	$71,800	$29,170	3,280	314	9.57%
2008	$96,384,346	$73,300	$29,776	3,237	305	9.42%
2009	$89,357,902	$74,600	$28,531	3,132	258	8.24%
2010	$104,018,957	$77,600	$29,211	3,561	232	6.52%
2011	$102,530,523	$79,600	$29,124	3,520	224	6.36%
2012	$103,745,019	$81,700	$29,265	3,545	219	6.18%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$248,679,425	$67,700	$26,858	9,259	726	7.84%
2006	$248,205,543	$69,400	$28,279	8,777	637	7.26%
2007	$249,651,231	$71,800	$29,144	8,566	535	6.25%
2008	$245,738,420	$73,300	$28,644	8,579	512	5.97%
2009	$240,463,302	$74,600	$30,860	7,792	436	5.60%
2010	$253,271,018	$77,600	$34,046	7,439	371	4.99%
2011	$249,646,898	$79,600	$33,946	7,354	343	4.66%
2012	$252,604,018	$81,700	$34,110	7,406	321	4.33%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$215,441,488	$67,700	$31,030	6,943	562	8.09%
2006	$224,939,452	$69,400	$29,868	7,531	521	6.92%
2007	$246,001,484	$71,800	$29,971	8,208	551	6.71%
2008	$254,093,420	$73,300	$30,449	8,345	589	7.06%
2009	$259,894,044	$74,600	$29,945	8,679	658	7.58%
2010	$266,343,695	$77,600	$31,453	8,468	572	6.75%
2011	$262,532,514	$79,600	$31,360	8,372	575	6.87%
2012	$265,642,267	$81,700	$31,512	8,430	585	6.94%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$379,482,422	$67,700	$31,584	12,015	1,116	9.29%
2006	$424,761,356	$69,400	$34,038	12,479	1,074	8.61%
2007	$457,077,690	$71,800	$34,759	13,150	1,111	8.45%
2008	$492,953,834	$73,300	$35,724	13,799	1,120	8.12%
2009	$501,453,316	$74,600	$36,019	13,922	1,006	7.23%
2010	$512,923,146	$77,600	$37,174	13,798	955	6.92%
2011	$505,583,596	$79,600	$37,064	13,641	921	6.75%
2012	$511,572,340	$81,700	$37,243	13,736	900	6.55%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS C: OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,387,481,752	$67,700	$28,849	48,094	3,878	8.06%
2006	$1,464,089,720	$69,400	$29,975	48,843	3,478	7.12%
2007	$1,533,145,603	$71,800	$31,091	49,311	3,355	6.80%
2008	$1,594,456,843	$73,300	$31,351	50,858	3,392	6.67%
2009	$1,616,982,517	$74,600	$31,794	50,858	3,164	6.22%
2010	$1,690,538,039	$77,600	$33,714	50,143	2,847	5.68%
2011	$1,666,347,694	$79,600	$33,615	49,572	2,734	5.52%
2012	$1,686,085,934	$81,700	$33,778	49,917	2,663	5.33%

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost: Cost Index * (%)	2012 New Claims Cost: Cost per Claim ($)	2012 Premium Rate ($)
159	LIVESTOCK FARMS	187%	26,260	6.92
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	100%	14,082	2.77
174	TOBACCO AND MUSHROOM FARMS	94%	13,176	5.03
181	FISHING AND MISCELLANEOUS FARMING	108%	15,225	3.58
184	POULTRY FARMS AND AGRICULTURAL SERVICES	55%	7,767	3.19
190	LANDSCAPING AND RELATED SERVICES	107%	15,082	4.81
CLASS C	**OTHER PRIMARY INDUSTRIES**		**14,079**	**4.07**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.715**
B.2 Legislative Obligations		
	WSIAT	0.030
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.140
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Total Grants	0.008
	Total Other SWA	0.022
	Other Prevention	0.016
	Sub-Total	**0.242**
B.3 Prevention	Workplace Safety and Prevention Services	**0.091**
B.4 TOTAL OVERHEAD EXPENSES		**1.048**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.377**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.127**
B.3 Prevention	Workplace Safety and Prevention Services	**0.045**
B.4 TOTAL OVERHEAD EXPENSES		**0.549**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.561**
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.110
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.017
	Other Prevention	0.013
	Sub-Total	**0.190**
B.3 Prevention	Workplace Safety and Prevention Services	**0.070**
B.4 TOTAL OVERHEAD EXPENSES		**0.821**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.443**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.150**
B.3 Prevention	Workplace Safety and Prevention Services	**0.054**
B.4 TOTAL OVERHEAD EXPENSES		**0.647**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.411**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.013
	Other Prevention	0.009
	Sub-Total	**0.139**
B.3 Prevention	Workplace Safety and Prevention Services	**0.050**
B.4 TOTAL OVERHEAD EXPENSES		**0.600**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.543**
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.106
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.017
	Other Prevention	0.012
	Sub-Total	**0.184**
B.3 Prevention	Workplace Safety and Prevention Services	**0.068**
B.4 TOTAL OVERHEAD EXPENSES		**0.795**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS C: OTHER PRIMARY INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.483**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.015
	Other Prevention	0.011
	Sub-Total	**0.163**
B.3 Prevention		**0.060**
B.4 TOTAL OVERHEAD EXPENSES		**0.706**

2012 PREMIUM RATE COMPONENTS

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.937	3.937	57%	3.149	3.149	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.715			0.597		
2. Legislative Obligations	0.242			0.205		
3. Prevention	0.091			0.091		
4. TOTAL OVERHEAD EXPENSES	1.048	1.048	15%	0.893	0.893	13%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.576			2.344		
2. (Gain)/Loss	0.261			0.251		
3. Bad Debts & Experience Rating	0.096			0.144		
4. TOTAL PAST CLAIMS COST	1.933	1.933	28%	2.739	2.739	40%
D. TOTAL PREMIUM RATE (A+B+C)		**6.92**	100%		**6.78**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.486	1.486	54%	1.201	1.201	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.377			0.318		
2. Legislative Obligations	0.127			0.109		
3. Prevention	0.045			0.046		
4. TOTAL OVERHEAD EXPENSES	0.549	0.549	20%	0.473	0.473	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.595			0.896		
2. (Gain)/Loss	0.099			0.096		
3. Bad Debts & Experience Rating	0.039			0.058		
4. TOTAL PAST CLAIMS COST	0.733	0.733	26%	1.050	1.050	39%
D. TOTAL PREMIUM RATE (A+B+C)		**2.77**	100%		**2.72**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.823	2.823	56%	2.272	2.272	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.561			0.470		
2. Legislative Obligations	0.190			0.161		
3. Prevention	0.070			0.070		
4. TOTAL OVERHEAD EXPENSES	0.821	0.821	16%	0.701	0.701	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.130			1.683		
2. (Gain)/Loss	0.187			0.180		
3. Bad Debts & Experience Rating	0.071			0.093		
4. TOTAL PAST CLAIMS COST	1.388	1.388	28%	1.956	1.956	40%
D. TOTAL PREMIUM RATE (A+B+C)		**5.03**	100%		**4.93**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.964	1.964	55%	1.584	1.584	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.443			0.372		
2. Legislative Obligations	0.150			0.127		
3. Prevention	0.054			0.054		
4. TOTAL OVERHEAD EXPENSES	0.647	0.647	18%	0.553	0.553	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.787			1.175		
2. (Gain)/Loss	0.130			0.126		
3. Bad Debts & Experience Rating	0.050			0.067		
4. TOTAL PAST CLAIMS COST	0.967	0.967	27%	1.368	1.368	39%
D. TOTAL PREMIUM RATE (A+B+C)		**3.58**	100%		**3.51**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.736	1.736	54%	1.407	1.407	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.411			0.346		
2. Legislative Obligations	0.139			0.118		
3. Prevention	0.050			0.050		
4. TOTAL OVERHEAD EXPENSES	0.600	0.600	19%	0.514	0.514	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.696			1.041		
2. (Gain)/Loss	0.115			0.112		
3. Bad Debts & Experience Rating	0.045			0.056		
4. TOTAL PAST CLAIMS COST	0.856	0.856	27%	1.209	1.209	39%
D. TOTAL PREMIUM RATE (A+B+C)		**3.19**	100%		**3.13**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.693	2.693	56%	2.170	2.170	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.543			0.455		
2. Legislative Obligations	0.184			0.156		
3. Prevention	0.068			0.068		
4. TOTAL OVERHEAD EXPENSES	0.795	0.795	17%	0.679	0.679	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.078			1.610		
2. (Gain)/Loss	0.179			0.172		
3. Bad Debts & Experience Rating	0.067			0.092		
4. TOTAL PAST CLAIMS COST	1.324	1.324	28%	1.874	1.874	40%
D. TOTAL PREMIUM RATE (A+B+C)		**4.81**	100%		**4.72**	100%

2012 PREMIUM RATE COMPONENTS

CLASS C: OTHER PRIMARY INDUSTRIES

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.257	2.257	55%	1.825	1.825	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.483			0.407		
2. Legislative Obligations	0.163			0.139		
3. Prevention	0.060			0.060		
4. TOTAL OVERHEAD EXPENSES	0.706	0.706	17%	0.606	0.606	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.904			1.355		
2. (Gain)/Loss	0.150			0.145		
3. Bad Debts & Experience Rating	0.057			0.079		
4. TOTAL PAST CLAIMS COST	1.111	1.111	27%	1.579	1.579	39%
D. TOTAL PREMIUM RATE (A+B+C)		**4.07**	100%		**4.01**	100%

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
159	LIVESTOCK FARMS	3.937	1.048	1.933	6.92
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	1.486	0.549	0.733	2.77
174	TOBACCO AND MUSHROOM FARMS	2.823	0.821	1.388	5.03
181	FISHING AND MISCELLANEOUS FARMING	1.964	0.647	0.967	3.58
184	POULTRY FARMS AND AGRICULTURAL SERVICES	1.736	0.600	0.856	3.19
190	LANDSCAPING AND RELATED SERVICES	2.693	0.795	1.324	4.81
CLASS C	**OTHER PRIMARY INDUSTRIES**	**2.257**	**0.706**	**1.111**	**4.07**

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Premium Rates MANUAL

SECTION 6D

Class D – Manufacturing

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Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2012 PREMIUM RATES
6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$534,772,077	$67,700	$31,082	17,205	2,401	13.96%
2006	$540,042,790	$69,400	$30,280	17,835	2,253	12.63%
2007	$525,373,028	$71,800	$30,681	17,124	2,189	12.78%
2008	$523,854,656	$73,300	$29,279	17,892	1,821	10.18%
2009	$518,980,135	$74,600	$32,355	16,040	1,591	9.92%
2010	$538,988,520	$77,600	$33,958	15,872	1,338	8.43%
2011	$531,308,770	$79,600	$33,499	15,860	1,283	8.09%
2012	$546,100,557	$81,700	$34,137	15,997	1,233	7.71%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$337,805,161	$67,700	$30,299	11,149	1,192	10.69%
2006	$364,372,113	$69,400	$30,602	11,907	1,167	9.80%
2007	$393,764,391	$71,800	$33,001	11,932	1,278	10.71%
2008	$428,948,200	$73,300	$35,220	12,179	1,213	9.96%
2009	$413,938,980	$74,600	$33,670	12,294	1,032	8.39%
2010	$431,673,171	$77,600	$33,633	12,835	895	6.97%
2011	$425,522,498	$79,600	$33,177	12,826	896	6.99%
2012	$437,369,165	$81,700	$33,809	12,936	899	6.95%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$374,282,750	$67,700	$31,598	11,845	898	7.58%
2006	$378,279,222	$69,400	$32,540	11,625	776	6.68%
2007	$393,490,413	$71,800	$33,843	11,627	805	6.92%
2008	$388,496,584	$73,300	$35,999	10,792	665	6.16%
2009	$351,866,659	$74,600	$35,949	9,788	607	6.20%
2010	$347,824,596	$77,600	$34,517	10,077	530	5.26%
2011	$342,868,635	$79,600	$34,050	10,070	531	5.27%
2012	$352,414,196	$81,700	$34,698	10,157	532	5.24%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$358,079,881	$67,700	$35,999	9,947	730	7.34%
2006	$371,783,729	$69,400	$35,041	10,610	690	6.50%
2007	$386,252,694	$71,800	$35,420	10,905	711	6.52%
2008	$409,940,217	$73,300	$40,222	10,192	595	5.84%
2009	$404,934,953	$74,600	$39,852	10,161	546	5.37%
2010	$425,527,107	$77,600	$35,237	12,076	589	4.88%
2011	$421,608,808	$79,600	$34,938	12,067	565	4.68%
2012	$433,346,517	$81,700	$35,604	12,171	543	4.46%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$430,809,923	$67,700	$27,938	15,420	922	5.98%
2006	$442,801,413	$69,400	$27,558	16,068	981	6.11%
2007	$459,571,663	$71,800	$30,702	14,969	916	6.12%
2008	$453,312,114	$73,300	$28,580	15,861	801	5.05%
2009	$461,807,208	$74,600	$29,941	15,424	738	4.78%
2010	$501,282,832	$77,600	$31,615	15,856	665	4.19%
2011	$494,140,329	$79,600	$31,187	15,844	652	4.11%
2012	$507,897,336	$81,700	$31,781	15,981	640	4.00%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$311,045,895	$67,700	$35,897	8,665	545	6.29%
2006	$310,249,009	$69,400	$36,642	8,467	468	5.53%
2007	$296,863,330	$71,800	$39,982	7,425	376	5.06%
2008	$290,786,063	$73,300	$38,398	7,573	290	3.83%
2009	$275,797,797	$74,600	$36,651	7,525	270	3.59%
2010	$258,772,178	$77,600	$38,405	6,738	230	3.41%
2011	$256,389,376	$79,600	$38,079	6,733	221	3.28%
2012	$263,527,329	$81,700	$38,804	6,791	212	3.12%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$802,763,750	$67,700	$33,040	24,297	1,706	7.02%
2006	$818,137,371	$69,400	$34,422	23,768	1,548	6.51%
2007	$843,646,966	$71,800	$34,000	24,813	1,506	6.07%
2008	$851,638,306	$73,300	$35,200	24,194	1,400	5.79%
2009	$836,375,522	$74,600	$35,201	23,760	1,191	5.01%
2010	$883,790,190	$77,600	$35,309	25,030	1,061	4.24%
2011	$871,197,551	$79,600	$34,831	25,012	1,018	4.07%
2012	$895,451,938	$81,700	$35,495	25,228	978	3.88%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$599,920,818	$67,700	$41,979	14,291	777	5.44%
2006	$594,424,626	$69,400	$42,000	14,153	753	5.32%
2007	$568,812,643	$71,800	$42,781	13,296	697	5.24%
2008	$562,961,875	$73,300	$43,245	13,018	607	4.66%
2009	$552,365,220	$74,600	$43,480	12,704	568	4.47%
2010	$582,340,497	$77,600	$42,879	13,581	503	3.70%
2011	$576,978,244	$79,600	$42,515	13,571	504	3.71%
2012	$593,041,482	$81,700	$43,325	13,688	505	3.69%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$334,473,615	$67,700	$41,441	8,071	429	5.32%
2006	$318,131,322	$69,400	$44,450	7,157	425	5.94%
2007	$331,681,241	$71,800	$46,221	7,176	399	5.56%
2008	$348,265,825	$73,300	$50,081	6,954	394	5.67%
2009	$342,997,246	$74,600	$43,867	7,819	344	4.40%
2010	$342,120,793	$77,600	$48,638	7,034	346	4.92%
2011	$338,970,509	$79,600	$48,225	7,029	346	4.92%
2012	$348,407,544	$81,700	$49,144	7,090	347	4.89%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$294,172,516	$67,700	$42,097	6,988	699	10.00%
2006	$302,484,521	$69,400	$44,660	6,773	691	10.20%
2007	$310,298,555	$71,800	$41,740	7,434	604	8.12%
2008	$316,898,072	$73,300	$50,365	6,292	601	9.55%
2009	$304,529,009	$74,600	$48,484	6,281	493	7.85%
2010	$314,436,197	$77,600	$49,409	6,364	395	6.21%
2011	$309,955,969	$79,600	$48,740	6,359	396	6.23%
2012	$318,585,231	$81,700	$49,668	6,414	397	6.19%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$475,690,411	$67,700	$39,894	11,924	1,552	13.02%
2006	$433,668,675	$69,400	$40,640	10,671	1,313	12.30%
2007	$396,865,120	$71,800	$39,532	10,039	1,056	10.52%
2008	$359,375,918	$73,300	$40,621	8,847	907	10.25%
2009	$264,811,619	$74,600	$38,356	6,904	632	9.15%
2010	$277,079,630	$77,600	$41,189	6,727	605	8.99%
2011	$278,009,396	$79,600	$40,834	6,808	588	8.64%
2012	$280,474,771	$81,700	$41,844	6,703	551	8.22%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$280,326,814	$67,700	$32,221	8,700	542	6.23%
2006	$258,731,750	$69,400	$33,124	7,811	443	5.67%
2007	$249,684,454	$71,800	$33,238	7,512	380	5.06%
2008	$224,615,431	$73,300	$35,020	6,414	335	5.22%
2009	$180,702,541	$74,600	$38,653	4,675	251	5.37%
2010	$204,952,275	$77,600	$39,188	5,230	319	6.10%
2011	$204,738,015	$79,600	$38,637	5,299	324	6.11%
2012	$209,437,164	$81,700	$39,147	5,350	325	6.07%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$216,478,356	$67,700	$34,102	6,348	455	7.17%
2006	$223,272,585	$69,400	$36,680	6,087	440	7.23%
2007	$218,952,537	$71,800	$42,082	5,203	337	6.48%
2008	$205,949,028	$73,300	$38,917	5,292	353	6.67%
2009	$183,036,280	$74,600	$40,263	4,546	256	5.63%
2010	$190,997,930	$77,600	$36,133	5,286	263	4.98%
2011	$202,264,782	$79,600	$37,766	5,356	267	4.99%
2012	$206,907,165	$81,700	$38,264	5,407	268	4.96%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,148,411,552	$67,700	$30,020	38,255	3,142	8.21%
2006	$1,138,910,757	$69,400	$30,421	37,438	2,869	7.66%
2007	$1,093,152,164	$71,800	$31,599	34,594	2,553	7.38%
2008	$1,035,194,951	$73,300	$32,339	32,011	2,137	6.68%
2009	$886,102,294	$74,600	$33,217	26,676	1,580	5.92%
2010	$936,997,225	$77,600	$35,148	26,659	1,394	5.23%
2011	$936,017,676	$79,600	$34,654	27,011	1,356	5.02%
2012	$957,501,160	$81,700	$35,110	27,271	1,304	4.78%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$396,997,722	$67,700	$27,027	14,689	835	5.68%
2006	$370,419,539	$69,400	$28,276	13,100	772	5.89%
2007	$340,855,792	$71,800	$27,455	12,415	638	5.14%
2008	$319,094,028	$73,300	$27,355	11,665	512	4.39%
2009	$266,235,670	$74,600	$26,722	9,963	356	3.57%
2010	$274,339,724	$77,600	$28,524	9,618	353	3.67%
2011	$275,260,296	$79,600	$28,278	9,734	343	3.52%
2012	$277,701,292	$81,700	$28,977	9,584	322	3.36%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$496,099,010	$67,700	$26,760	18,539	565	3.05%
2006	$451,510,646	$69,400	$26,639	16,949	479	2.83%
2007	$428,294,304	$71,800	$29,720	14,411	432	3.00%
2008	$379,298,809	$73,300	$31,057	12,213	302	2.47%
2009	$317,196,843	$74,600	$35,433	8,952	284	3.17%
2010	$314,207,610	$77,600	$32,517	9,663	216	2.24%
2011	$339,885,239	$79,600	$34,754	9,780	228	2.33%
2012	$342,899,326	$81,700	$35,613	9,628	233	2.42%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$319,766,190	$67,700	$30,741	10,402	1,575	15.14%
2006	$317,547,253	$69,400	$32,599	9,741	1,332	13.67%
2007	$313,854,671	$71,800	$33,318	9,420	1,083	11.50%
2008	$306,866,434	$73,300	$34,616	8,865	1,078	12.16%
2009	$248,974,811	$74,600	$32,946	7,557	753	9.96%
2010	$262,968,664	$77,600	$35,798	7,346	700	9.53%
2011	$263,851,079	$79,600	$35,489	7,435	680	9.15%
2012	$266,190,899	$81,700	$36,366	7,320	638	8.72%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$346,593,314	$67,700	$34,340	10,093	1,081	10.71%
2006	$368,900,642	$69,400	$33,543	10,998	940	8.55%
2007	$363,355,968	$71,800	$33,981	10,693	803	7.51%
2008	$346,091,560	$73,300	$33,765	10,250	589	5.75%
2009	$298,682,647	$74,600	$35,003	8,533	479	5.61%
2010	$308,366,742	$77,600	$35,571	8,669	492	5.68%
2011	$309,401,495	$79,600	$35,265	8,774	478	5.45%
2012	$312,145,254	$81,700	$36,136	8,638	448	5.19%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$71,496,398	$67,700	$27,573	2,593	369	14.23%
2006	$71,081,081	$69,400	$28,766	2,471	366	14.81%
2007	$71,027,586	$71,800	$28,197	2,519	316	12.54%
2008	$70,332,202	$73,300	$30,606	2,298	287	12.49%
2009	$59,623,235	$74,600	$30,022	1,986	229	11.53%
2010	$63,261,281	$77,600	$31,536	2,006	253	12.61%
2011	$63,473,560	$79,600	$31,264	2,030	251	12.36%
2012	$64,036,441	$81,700	$32,037	1,999	241	12.06%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$140,249,337	$67,700	$32,241	4,350	256	5.89%
2006	$112,457,176	$69,400	$30,980	3,630	149	4.10%
2007	$104,667,901	$71,800	$33,112	3,161	143	4.52%
2008	$93,926,261	$73,300	$33,378	2,814	98	3.48%
2009	$84,248,115	$74,600	$33,129	2,543	69	2.71%
2010	$85,549,188	$77,600	$33,588	2,547	64	2.51%
2011	$85,836,256	$79,600	$33,299	2,578	62	2.41%
2012	$86,597,449	$81,700	$34,122	2,538	58	2.29%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$414,114,157	$67,700	$34,182	12,115	887	7.32%
2006	$410,183,773	$69,400	$34,242	11,979	754	6.29%
2007	$403,776,434	$71,800	$36,184	11,159	769	6.89%
2008	$393,070,246	$73,300	$37,279	10,544	602	5.71%
2009	$334,043,385	$74,600	$36,179	9,233	380	4.12%
2010	$336,576,838	$77,600	$37,920	8,876	357	4.02%
2011	$364,082,522	$79,600	$40,529	8,983	347	3.86%
2012	$367,311,190	$81,700	$41,531	8,844	325	3.67%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$460,933,327	$67,700	$32,877	14,020	1,490	10.63%
2006	$455,556,894	$69,400	$34,083	13,366	1,286	9.62%
2007	$453,398,990	$71,800	$35,224	12,872	1,097	8.52%
2008	$444,366,153	$73,300	$36,376	12,216	921	7.54%
2009	$356,990,636	$74,600	$37,849	9,432	723	7.67%
2010	$349,943,140	$77,600	$37,596	9,308	631	6.78%
2011	$351,117,407	$79,600	$37,272	9,420	613	6.51%
2012	$354,231,100	$81,700	$38,193	9,275	575	6.20%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$159,295,659	$67,700	$32,656	4,878	405	8.30%
2006	$149,521,471	$69,400	$32,711	4,571	360	7.88%
2007	$146,844,399	$71,800	$35,763	4,106	323	7.87%
2008	$138,039,432	$73,300	$33,529	4,117	263	6.39%
2009	$110,329,339	$74,600	$32,983	3,345	182	5.44%
2010	$106,243,560	$77,600	$36,385	2,920	152	5.21%
2011	$106,600,070	$79,600	$36,071	2,955	148	5.01%
2012	$107,545,395	$81,700	$36,963	2,910	138	4.74%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,348,637,268	$67,700	$34,840	38,709	1,512	3.91%
2006	$1,338,298,671	$69,400	$36,079	37,094	1,530	4.12%
2007	$1,360,706,290	$71,800	$37,217	36,561	1,307	3.57%
2008	$1,349,108,929	$73,300	$37,780	35,710	1,201	3.36%
2009	$1,220,015,842	$74,600	$36,826	33,129	935	2.82%
2010	$1,182,665,342	$77,600	$38,560	30,671	819	2.67%
2011	$1,279,314,951	$79,600	$41,213	31,042	796	2.56%
2012	$1,290,659,859	$81,700	$42,232	30,561	746	2.44%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,186,323,079	$67,700	$33,400	35,519	601	1.69%
2006	$1,277,816,999	$69,400	$31,500	40,566	520	1.28%
2007	$1,314,255,146	$71,800	$32,820	40,044	474	1.18%
2008	$1,357,838,977	$73,300	$36,820	36,878	487	1.32%
2009	$1,284,195,203	$74,600	$36,729	34,964	390	1.12%
2010	$1,268,737,691	$77,600	$36,911	34,373	364	1.06%
2011	$1,372,421,291	$79,600	$39,451	34,788	354	1.02%
2012	$1,384,591,863	$81,700	$40,426	34,250	332	0.97%

2012 PREMIUM RATES
6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$216,108,715	$67,700	$35,620	6,067	357	5.88%
2006	$216,413,067	$69,400	$35,818	6,042	292	4.83%
2007	$204,601,977	$71,800	$40,324	5,074	298	5.87%
2008	$196,243,852	$73,300	$41,736	4,702	281	5.98%
2009	$179,915,025	$74,600	$41,086	4,379	224	5.12%
2010	$176,362,730	$77,600	$38,975	4,525	170	3.76%
2011	$176,954,531	$79,600	$38,639	4,580	180	3.93%
2012	$178,523,756	$81,700	$39,595	4,509	183	4.06%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$301,368,410	$67,700	$38,182	7,893	691	8.75%
2006	$280,741,012	$69,400	$36,660	7,658	566	7.39%
2007	$253,492,261	$71,800	$37,060	6,840	494	7.22%
2008	$230,347,857	$73,300	$37,639	6,120	360	5.88%
2009	$200,056,681	$74,600	$39,773	5,030	296	5.88%
2010	$202,755,738	$77,600	$41,370	4,901	230	4.69%
2011	$203,436,103	$79,600	$41,014	4,960	223	4.50%
2012	$205,240,166	$81,700	$42,028	4,883	210	4.30%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,519,613,665	$67,700	$53,080	28,629	3,130	10.93%
2006	$1,513,174,514	$69,400	$53,741	28,157	2,712	9.63%
2007	$1,458,126,894	$71,800	$56,482	25,816	2,375	9.20%
2008	$1,446,761,592	$73,300	$57,139	25,320	1,964	7.76%
2009	$1,146,489,006	$74,600	$56,547	20,275	1,352	6.67%
2010	$1,233,409,989	$77,600	$56,501	21,830	1,381	6.33%
2011	$1,271,552,232	$79,600	$60,141	21,143	1,284	6.07%
2012	$1,221,004,436	$81,700	$59,192	20,628	1,193	5.78%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$166,217,632	$67,700	$39,147	4,246	970	22.85%
2006	$151,730,592	$69,400	$42,101	3,604	768	21.31%
2007	$122,162,842	$71,800	$41,383	2,952	572	19.38%
2008	$117,305,183	$73,300	$41,746	2,810	555	19.75%
2009	$85,986,458	$74,600	$40,560	2,120	294	13.87%
2010	$94,895,843	$77,600	$44,261	2,144	341	15.90%
2011	$97,830,423	$79,600	$47,113	2,077	317	15.27%
2012	$93,941,387	$81,700	$46,370	2,026	295	14.56%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$502,957,281	$67,700	$45,903	10,957	1,285	11.73%
2006	$479,430,925	$69,400	$47,919	10,005	1,038	10.37%
2007	$441,687,362	$71,800	$50,519	8,743	962	11.00%
2008	$382,182,017	$73,300	$48,341	7,906	697	8.82%
2009	$279,495,274	$74,600	$43,501	6,425	442	6.88%
2010	$269,716,215	$77,600	$44,035	6,125	432	7.05%
2011	$278,056,979	$79,600	$46,873	5,932	402	6.78%
2012	$267,003,428	$81,700	$46,133	5,788	373	6.44%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$457,958,135	$67,700	$32,760	13,979	1,688	12.08%
2006	$472,682,901	$69,400	$32,960	14,341	1,463	10.20%
2007	$476,866,341	$71,800	$32,840	14,521	1,381	9.51%
2008	$475,331,190	$73,300	$35,059	13,558	1,246	9.19%
2009	$443,823,759	$74,600	$34,376	12,911	911	7.06%
2010	$458,607,930	$77,600	$34,080	13,457	831	6.18%
2011	$460,146,831	$79,600	$33,786	13,620	807	5.93%
2012	$464,227,393	$81,700	$34,621	13,409	757	5.65%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$492,509,410	$67,700	$37,252	13,221	2,180	16.49%
2006	$511,602,467	$69,400	$38,282	13,364	2,105	15.75%
2007	$564,442,305	$71,800	$40,358	13,986	2,038	14.57%
2008	$579,872,814	$73,300	$41,938	13,827	1,969	14.24%
2009	$501,676,096	$74,600	$41,737	12,020	1,493	12.42%
2010	$531,287,849	$77,600	$43,466	12,223	1,453	11.89%
2011	$533,070,634	$79,600	$43,092	12,371	1,443	11.66%
2012	$537,797,881	$81,700	$44,157	12,179	1,382	11.35%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$389,368,526	$67,700	$34,179	11,392	1,336	11.73%
2006	$369,915,455	$69,400	$34,520	10,716	1,135	10.59%
2007	$348,189,217	$71,800	$36,402	9,565	852	8.91%
2008	$318,397,295	$73,300	$36,745	8,665	725	8.37%
2009	$239,755,805	$74,600	$37,200	6,445	456	7.08%
2010	$250,787,855	$77,600	$38,137	6,576	492	7.48%
2011	$251,629,397	$79,600	$37,808	6,655	478	7.18%
2012	$253,860,835	$81,700	$38,743	6,552	448	6.84%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$217,439,874	$67,700	$32,896	6,610	551	8.34%
2006	$212,720,031	$69,400	$33,797	6,294	390	6.20%
2007	$207,292,377	$71,800	$35,882	5,777	341	5.90%
2008	$193,849,487	$73,300	$37,861	5,120	269	5.25%
2009	$161,066,755	$74,600	$35,912	4,485	207	4.62%
2010	$180,910,863	$77,600	$36,503	4,956	217	4.38%
2011	$181,517,926	$79,600	$36,189	5,016	211	4.21%
2012	$183,127,619	$81,700	$37,084	4,938	198	4.01%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$849,730,862	$67,700	$46,259	18,369	2,328	12.67%
2006	$785,190,057	$69,400	$47,842	16,412	2,009	12.24%
2007	$679,461,305	$71,800	$48,819	13,918	1,420	10.20%
2008	$618,446,577	$73,300	$48,881	12,652	1,168	9.23%
2009	$513,679,292	$74,600	$44,835	11,457	907	7.92%
2010	$538,179,395	$77,600	$46,463	11,583	922	7.96%
2011	$582,160,415	$79,600	$49,660	11,723	896	7.64%
2012	$587,322,988	$81,700	$50,888	11,542	840	7.28%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$253,554,232	$67,700	$33,579	7,551	922	12.21%
2006	$259,190,219	$69,400	$36,480	7,105	859	12.09%
2007	$249,281,902	$71,800	$33,641	7,410	680	9.18%
2008	$236,169,333	$73,300	$35,637	6,627	634	9.57%
2009	$208,931,787	$74,600	$36,732	5,688	504	8.86%
2010	$205,423,829	$77,600	$39,459	5,206	360	6.92%
2011	$206,113,148	$79,600	$39,119	5,269	350	6.64%
2012	$207,940,950	$81,700	$40,086	5,187	328	6.32%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,009,628,445	$67,700	$38,079	26,514	2,633	9.93%
2006	$1,046,958,139	$69,400	$39,417	26,561	2,365	8.90%
2007	$1,010,989,170	$71,800	$40,761	24,803	2,001	8.07%
2008	$947,795,858	$73,300	$44,020	21,531	1,687	7.84%
2009	$718,983,022	$74,600	$43,325	16,595	1,081	6.51%
2010	$831,684,126	$77,600	$44,721	18,597	1,146	6.16%
2011	$834,474,918	$79,600	$44,336	18,822	1,113	5.91%
2012	$841,875,005	$81,700	$45,432	18,530	1,044	5.63%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,000,005,001	$67,700	$37,102	26,953	3,095	11.48%
2006	$980,695,539	$69,400	$37,821	25,930	2,843	10.96%
2007	$950,991,624	$71,800	$39,179	24,273	2,556	10.53%
2008	$926,729,793	$73,300	$40,200	23,053	2,275	9.87%
2009	$769,417,399	$74,600	$39,516	19,471	1,466	7.53%
2010	$788,309,985	$77,600	$41,249	19,111	1,392	7.28%
2011	$790,955,231	$79,600	$40,893	19,342	1,352	6.99%
2012	$797,969,387	$81,700	$41,905	19,043	1,268	6.66%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$159,069,954	$67,700	$38,798	4,100	365	8.90%
2006	$140,253,917	$69,400	$42,878	3,271	327	10.00%
2007	$124,569,434	$71,800	$38,247	3,257	266	8.17%
2008	$111,774,019	$73,300	$47,503	2,353	191	8.12%
2009	$94,212,371	$74,600	$44,004	2,141	142	6.63%
2010	$83,745,233	$77,600	$39,671	2,111	116	5.50%
2011	$84,026,248	$79,600	$39,329	2,137	113	5.29%
2012	$84,771,389	$81,700	$40,301	2,103	106	5.04%

2012 PREMIUM RATES
6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$266,396,143	$67,700	$34,423	7,739	961	12.42%
2006	$282,200,418	$69,400	$36,460	7,740	796	10.28%
2007	$266,552,167	$71,800	$39,136	6,811	765	11.23%
2008	$262,559,260	$73,300	$41,564	6,317	687	10.88%
2009	$229,905,471	$74,600	$39,220	5,862	544	9.28%
2010	$246,022,853	$77,600	$42,616	5,773	509	8.82%
2011	$246,848,405	$79,600	$42,249	5,843	516	8.83%
2012	$249,037,446	$81,700	$43,293	5,752	505	8.78%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$262,944,715	$67,700	$34,521	7,617	702	9.22%
2006	$242,013,647	$69,400	$34,658	6,983	529	7.58%
2007	$221,418,321	$71,800	$35,661	6,209	497	8.00%
2008	$206,527,173	$73,300	$38,777	5,326	448	8.41%
2009	$157,026,433	$74,600	$38,299	4,100	256	6.24%
2010	$170,333,650	$77,600	$40,402	4,216	261	6.19%
2011	$170,905,220	$79,600	$40,053	4,267	259	6.07%
2012	$172,420,800	$81,700	$41,044	4,201	248	5.90%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$320,911,771	$67,700	$40,901	7,846	689	8.78%
2006	$301,117,949	$69,400	$40,337	7,465	539	7.22%
2007	$300,384,045	$71,800	$43,183	6,956	539	7.75%
2008	$316,671,540	$73,300	$42,421	7,465	417	5.59%
2009	$283,541,203	$74,600	$41,399	6,849	364	5.31%
2010	$260,637,089	$77,600	$40,604	6,419	290	4.52%
2011	$281,936,836	$79,600	$43,398	6,497	282	4.34%
2012	$284,437,039	$81,700	$44,471	6,396	264	4.13%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,206,775,387	$67,700	$41,802	28,869	1,784	6.18%
2006	$1,211,751,870	$69,400	$43,080	28,128	1,847	6.57%
2007	$1,188,747,674	$71,800	$43,459	27,353	1,529	5.59%
2008	$1,159,738,509	$73,300	$44,781	25,898	1,402	5.41%
2009	$939,695,210	$74,600	$44,970	20,896	899	4.30%
2010	$969,141,762	$77,600	$42,587	22,757	870	3.82%
2011	$1,048,341,827	$79,600	$45,517	23,032	845	3.67%
2012	$1,057,638,476	$81,700	$46,642	22,675	792	3.49%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$202,594,026	$67,700	$51,735	3,916	508	12.97%
2006	$222,458,259	$69,400	$56,077	3,967	532	13.41%
2007	$244,073,590	$71,800	$58,391	4,180	489	11.70%
2008	$252,782,177	$73,300	$59,745	4,231	443	10.47%
2009	$234,412,003	$74,600	$60,760	3,858	347	8.99%
2010	$257,173,918	$77,600	$56,311	4,567	347	7.60%
2011	$258,036,889	$79,600	$55,826	4,622	337	7.29%
2012	$260,325,149	$81,700	$57,206	4,551	316	6.94%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$158,906,515	$67,700	$43,087	3,688	360	9.76%
2006	$170,145,341	$69,400	$43,316	3,928	359	9.14%
2007	$178,848,238	$71,800	$44,258	4,041	388	9.60%
2008	$193,153,834	$73,300	$46,431	4,160	310	7.45%
2009	$181,080,295	$74,600	$47,428	3,818	210	5.50%
2010	$182,344,744	$77,600	$46,422	3,928	199	5.07%
2011	$197,246,295	$79,600	$49,616	3,975	193	4.85%
2012	$198,995,467	$81,700	$50,843	3,914	181	4.62%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$712,755,052	$67,700	$40,180	17,739	2,351	13.25%
2006	$755,334,539	$69,400	$40,922	18,458	2,344	12.70%
2007	$774,605,938	$71,800	$43,378	17,857	2,244	12.57%
2008	$786,996,621	$73,300	$45,002	17,488	2,030	11.61%
2009	$603,491,819	$74,600	$43,970	13,725	1,130	8.23%
2010	$608,686,973	$77,600	$43,977	13,841	1,013	7.32%
2011	$610,729,478	$79,600	$43,598	14,008	984	7.02%
2012	$616,145,400	$81,700	$44,676	13,791	923	6.69%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$592,434,462	$67,700	$46,440	12,757	750	5.88%
2006	$660,377,366	$69,400	$45,758	14,432	823	5.70%
2007	$719,131,272	$71,800	$49,041	14,664	913	6.23%
2008	$784,721,086	$73,300	$52,861	14,845	916	6.17%
2009	$766,318,833	$74,600	$54,115	14,161	741	5.23%
2010	$738,177,059	$77,600	$53,984	13,674	585	4.28%
2011	$798,502,260	$79,600	$57,699	13,839	618	4.47%
2012	$805,583,343	$81,700	$59,125	13,625	631	4.63%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$3,173,247,435	$67,700	$55,501	57,175	7,754	13.56%
2006	$3,219,595,249	$69,400	$60,721	53,023	6,875	12.97%
2007	$3,172,229,653	$71,800	$63,481	49,971	5,574	11.15%
2008	$2,801,151,758	$73,300	$66,101	42,377	4,899	11.56%
2009	$2,094,033,178	$74,600	$65,162	32,136	3,321	10.33%
2010	$2,422,502,217	$77,600	$65,752	36,843	3,953	10.73%
2011	$2,438,601,312	$79,600	$65,390	37,293	3,925	10.52%
2012	$2,534,203,583	$81,700	$66,643	38,027	3,895	10.24%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$849,692,580	$67,700	$49,481	17,172	1,106	6.44%
2006	$811,738,435	$69,400	$52,303	15,520	1,037	6.68%
2007	$776,742,676	$71,800	$50,402	15,411	892	5.79%
2008	$664,994,760	$73,300	$54,922	12,108	720	5.95%
2009	$529,650,590	$74,600	$59,199	8,947	464	5.19%
2010	$543,867,471	$77,600	$55,497	9,800	541	5.52%
2011	$597,555,863	$79,600	$60,239	9,920	549	5.53%
2012	$620,982,283	$81,700	$61,393	10,115	556	5.50%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$3,323,881,496	$67,700	$39,681	83,766	8,988	10.73%
2006	$3,212,435,980	$69,400	$40,760	78,813	8,381	10.63%
2007	$3,040,748,792	$71,800	$41,240	73,733	7,235	9.81%
2008	$2,511,970,603	$73,300	$41,560	60,442	5,321	8.80%
2009	$1,721,937,341	$74,600	$40,694	42,314	3,229	7.63%
2010	$1,953,119,510	$77,600	$41,006	47,630	3,493	7.33%
2011	$1,966,099,253	$79,600	$40,780	48,212	3,394	7.04%
2012	$2,043,177,681	$81,700	$41,562	49,160	3,296	6.70%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,224,016,625	$67,700	$46,480	26,334	3,596	13.66%
2006	$1,166,022,166	$69,400	$47,538	24,528	3,114	12.70%
2007	$1,130,753,557	$71,800	$49,560	22,816	2,637	11.56%
2008	$998,963,232	$73,300	$48,799	20,471	2,028	9.91%
2009	$680,446,981	$74,600	$46,776	14,547	1,192	8.19%
2010	$766,632,845	$77,600	$48,116	15,933	1,246	7.82%
2011	$771,727,616	$79,600	$47,851	16,128	1,211	7.51%
2012	$801,982,219	$81,700	$48,768	16,445	1,176	7.15%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$269,104,811	$67,700	$41,897	6,423	916	14.26%
2006	$235,196,663	$69,400	$43,084	5,459	660	12.09%
2007	$184,218,748	$71,800	$40,302	4,571	424	9.28%
2008	$152,018,704	$73,300	$43,484	3,496	283	8.09%
2009	$110,724,704	$74,600	$38,864	2,849	175	6.14%
2010	$108,902,095	$77,600	$42,177	2,582	184	7.13%
2011	$109,625,820	$79,600	$41,945	2,614	179	6.85%
2012	$113,923,562	$81,700	$42,749	2,665	174	6.53%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$453,790,571	$67,700	$44,581	10,179	1,374	13.50%
2006	$440,892,573	$69,400	$44,838	9,833	1,395	14.19%
2007	$413,953,529	$71,800	$50,201	8,246	1,269	15.39%
2008	$342,338,568	$73,300	$50,159	6,825	924	13.54%
2009	$241,654,276	$74,600	$51,036	4,735	658	13.90%
2010	$285,882,678	$77,600	$49,265	5,803	731	12.60%
2011	$287,782,553	$79,600	$48,993	5,874	773	13.16%
2012	$299,064,703	$81,700	$49,932	5,989	816	13.62%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$176,191,069	$67,700	$36,343	4,848	996	20.54%
2006	$176,849,164	$69,400	$38,279	4,620	803	17.38%
2007	$174,408,963	$71,800	$40,020	4,358	716	16.43%
2008	$174,001,295	$73,300	$41,968	4,146	560	13.51%
2009	$149,981,931	$74,600	$42,189	3,555	412	11.59%
2010	$155,051,333	$77,600	$42,191	3,675	390	10.61%
2011	$156,081,750	$79,600	$41,959	3,720	379	10.19%
2012	$162,200,737	$81,700	$42,762	3,793	368	9.70%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$372,285,169	$67,700	$46,460	8,013	1,131	14.11%
2006	$383,163,466	$69,400	$47,639	8,043	1,051	13.07%
2007	$372,130,978	$71,800	$46,703	7,968	661	8.30%
2008	$384,052,329	$73,300	$48,602	7,902	635	8.04%
2009	$317,145,754	$74,600	$54,231	5,848	405	6.93%
2010	$357,604,449	$77,600	$50,984	7,014	421	6.00%
2011	$358,804,423	$79,600	$50,545	7,099	409	5.76%
2012	$361,986,285	$81,700	$51,795	6,989	383	5.48%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$196,818,639	$67,700	$34,283	5,741	480	8.36%
2006	$183,942,011	$69,400	$34,660	5,307	421	7.93%
2007	$164,407,583	$71,800	$35,062	4,689	336	7.17%
2008	$153,767,178	$73,300	$38,840	3,959	291	7.35%
2009	$133,817,871	$74,600	$32,114	4,167	226	5.42%
2010	$134,679,032	$77,600	$37,874	3,556	205	5.76%
2011	$135,130,960	$79,600	$37,547	3,599	199	5.53%
2012	$136,329,296	$81,700	$38,476	3,543	187	5.28%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$211,933,880	$67,700	$35,381	5,990	404	6.74%
2006	$206,745,008	$69,400	$35,083	5,893	361	6.13%
2007	$181,822,127	$71,800	$37,637	4,831	325	6.73%
2008	$179,785,290	$73,300	$35,900	5,008	250	4.99%
2009	$154,729,751	$74,600	$36,753	4,210	205	4.87%
2010	$154,175,269	$77,600	$39,613	3,892	188	4.83%
2011	$166,774,758	$79,600	$42,339	3,939	183	4.65%
2012	$168,253,709	$81,700	$43,386	3,878	171	4.41%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$2,844,381,671	$67,700	$34,159	83,268	964	1.16%
2006	$2,995,951,111	$69,400	$32,180	93,101	987	1.06%
2007	$3,077,462,466	$71,800	$33,259	92,529	856	0.93%
2008	$3,080,743,023	$73,300	$38,139	80,776	694	0.86%
2009	$2,979,830,574	$74,600	$38,712	76,974	566	0.74%
2010	$2,988,966,527	$77,600	$36,229	82,501	517	0.63%
2011	$3,233,230,423	$79,600	$38,722	83,498	502	0.60%
2012	$3,261,902,567	$81,700	$39,680	82,206	471	0.57%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$498,328,661	$67,700	$38,561	12,923	564	4.36%
2006	$592,895,790	$69,400	$38,380	15,448	640	4.14%
2007	$612,993,423	$71,800	$41,402	14,806	572	3.86%
2008	$641,880,466	$73,300	$43,582	14,728	495	3.36%
2009	$562,819,174	$74,600	$44,383	12,681	395	3.11%
2010	$547,511,715	$77,600	$40,508	13,516	329	2.43%
2011	$592,255,389	$79,600	$43,296	13,679	320	2.34%
2012	$597,507,484	$81,700	$44,366	13,468	300	2.23%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$114,180,324	$67,700	$40,518	2,818	323	11.46%
2006	$102,846,492	$69,400	$38,276	2,687	247	9.19%
2007	$101,585,148	$71,800	$44,225	2,297	220	9.58%
2008	$98,485,586	$73,300	$45,553	2,162	191	8.83%
2009	$81,749,714	$74,600	$45,619	1,792	112	6.25%
2010	$96,030,475	$77,600	$37,897	2,534	113	4.46%
2011	$96,352,714	$79,600	$37,570	2,565	110	4.29%
2012	$97,207,165	$81,700	$38,499	2,525	103	4.08%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$206,737,900	$67,700	$38,038	5,435	971	17.87%
2006	$212,584,887	$69,400	$41,159	5,165	833	16.13%
2007	$215,839,030	$71,800	$40,321	5,353	832	15.54%
2008	$220,823,081	$73,300	$43,409	5,087	681	13.39%
2009	$197,392,279	$74,600	$40,541	4,869	495	10.17%
2010	$215,393,903	$77,600	$45,916	4,691	504	10.74%
2011	$216,116,677	$79,600	$45,521	4,748	490	10.32%
2012	$218,033,191	$81,700	$46,646	4,674	459	9.82%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$209,985,263	$67,700	$47,358	4,434	457	10.31%
2006	$213,697,620	$69,400	$51,136	4,179	406	9.72%
2007	$227,692,660	$71,800	$51,561	4,416	348	7.88%
2008	$236,379,453	$73,300	$52,343	4,516	356	7.88%
2009	$210,703,714	$74,600	$53,478	3,940	288	7.31%
2010	$243,829,083	$77,600	$54,463	4,477	288	6.43%
2011	$244,091,331	$79,600	$54,243	4,500	278	6.18%
2012	$251,470,561	$81,700	$55,082	4,565	268	5.87%

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2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$284,923,807	$67,700	$41,079	6,936	535	7.71%
2006	$303,823,330	$69,400	$42,696	7,116	500	7.03%
2007	$318,188,700	$71,800	$40,961	7,768	497	6.40%
2008	$326,804,692	$73,300	$44,439	7,354	473	6.43%
2009	$288,525,959	$74,600	$45,892	6,287	374	5.95%
2010	$299,663,367	$77,600	$43,575	6,877	382	5.55%
2011	$300,668,915	$79,600	$43,199	6,960	379	5.45%
2012	$303,335,234	$81,700	$44,267	6,852	363	5.30%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$216,225,285	$67,700	$37,319	5,794	558	9.63%
2006	$208,116,336	$69,400	$36,403	5,717	505	8.83%
2007	$201,649,466	$71,800	$40,886	4,932	498	10.10%
2008	$191,188,842	$73,300	$40,056	4,773	405	8.49%
2009	$145,255,238	$74,600	$36,377	3,993	311	7.79%
2010	$131,204,282	$77,600	$38,241	3,431	266	7.75%
2011	$131,644,550	$79,600	$37,911	3,472	270	7.78%
2012	$132,811,968	$81,700	$38,849	3,419	264	7.72%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$522,541,530	$67,700	$52,119	10,026	283	2.82%
2006	$498,583,275	$69,400	$53,143	9,382	251	2.68%
2007	$501,076,760	$71,800	$58,002	8,639	247	2.86%
2008	$521,247,100	$73,300	$53,123	9,812	238	2.43%
2009	$521,659,224	$74,600	$51,033	10,222	209	2.04%
2010	$519,892,009	$77,600	$47,448	10,957	213	1.94%
2011	$550,560,123	$79,600	$49,593	11,102	207	1.86%
2012	$563,196,583	$81,700	$50,247	11,209	199	1.78%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$594,658,528	$67,700	$38,519	15,438	701	4.54%
2006	$591,399,629	$69,400	$39,702	14,896	613	4.12%
2007	$573,340,579	$71,800	$39,837	14,392	584	4.06%
2008	$546,367,024	$73,300	$40,541	13,477	460	3.41%
2009	$460,089,410	$74,600	$42,895	10,726	349	3.25%
2010	$438,247,275	$77,600	$40,563	10,804	293	2.71%
2011	$464,099,215	$79,600	$42,397	10,947	285	2.60%
2012	$474,751,224	$81,700	$42,956	11,052	274	2.48%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$950,758,502	$67,700	$39,939	23,805	772	3.24%
2006	$1,020,302,178	$69,400	$41,780	24,421	726	2.97%
2007	$1,031,493,978	$71,800	$43,780	23,561	753	3.20%
2008	$1,040,045,516	$73,300	$44,399	23,425	746	3.18%
2009	$1,013,612,751	$74,600	$47,679	21,259	607	2.86%
2010	$963,553,593	$77,600	$45,117	21,357	580	2.72%
2011	$1,020,393,035	$79,600	$47,156	21,639	601	2.78%
2012	$1,043,813,104	$81,700	$47,778	21,847	616	2.82%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$378,513,136	$67,700	$32,099	11,792	450	3.82%
2006	$374,140,953	$69,400	$32,060	11,670	416	3.56%
2007	$378,733,727	$71,800	$34,781	10,889	394	3.62%
2008	$367,368,162	$73,300	$34,981	10,502	298	2.84%
2009	$349,848,635	$74,600	$31,549	11,089	264	2.38%
2010	$369,504,828	$77,600	$32,886	11,236	243	2.16%
2011	$391,301,693	$79,600	$34,372	11,384	236	2.07%
2012	$400,282,853	$81,700	$34,825	11,494	227	1.97%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$569,638,518	$67,700	$40,899	13,928	621	4.46%
2006	$582,953,610	$69,400	$43,618	13,365	539	4.03%
2007	$606,767,706	$71,800	$45,618	13,301	533	4.01%
2008	$610,680,666	$73,300	$45,778	13,340	495	3.71%
2009	$563,895,007	$74,600	$43,927	12,837	390	3.04%
2010	$590,912,595	$77,600	$43,872	13,469	394	2.93%
2011	$625,770,170	$79,600	$45,855	13,647	383	2.81%
2012	$640,132,852	$81,700	$46,460	13,778	368	2.67%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$727,687,910	$67,700	$31,821	22,868	498	2.18%
2006	$720,437,470	$69,400	$34,577	20,836	452	2.17%
2007	$762,378,459	$71,800	$31,800	23,974	410	1.71%
2008	$820,156,970	$73,300	$35,320	23,221	429	1.85%
2009	$797,565,229	$74,600	$35,004	22,785	325	1.43%
2010	$829,065,427	$77,600	$37,883	21,885	263	1.20%
2011	$896,818,193	$79,600	$40,490	22,149	255	1.15%
2012	$904,771,137	$81,700	$41,491	21,807	240	1.10%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$233,917,041	$67,700	$34,233	6,833	455	6.66%
2006	$234,495,224	$69,400	$35,966	6,520	405	6.21%
2007	$243,699,508	$71,800	$34,770	7,009	376	5.36%
2008	$251,893,696	$73,300	$36,135	6,971	319	4.58%
2009	$230,953,395	$74,600	$35,515	6,503	259	3.98%
2010	$249,906,845	$77,600	$40,908	6,109	203	3.32%
2011	$250,745,430	$79,600	$40,555	6,183	197	3.19%
2012	$252,969,030	$81,700	$41,558	6,087	185	3.04%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$64,936,364	$67,700	$27,457	2,365	152	6.43%
2006	$65,842,234	$69,400	$29,699	2,217	146	6.59%
2007	$65,127,954	$71,800	$28,882	2,255	128	5.68%
2008	$62,720,882	$73,300	$30,417	2,062	87	4.22%
2009	$60,567,442	$74,600	$30,965	1,956	93	4.75%
2010	$59,579,598	$77,600	$32,646	1,825	79	4.33%
2011	$59,779,523	$79,600	$32,365	1,847	77	4.17%
2012	$60,309,645	$81,700	$33,165	1,818	72	3.96%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$120,564,252	$67,700	$28,163	4,281	201	4.70%
2006	$123,465,853	$69,400	$27,443	4,499	175	3.89%
2007	$123,583,369	$71,800	$26,606	4,645	139	2.99%
2008	$123,951,509	$73,300	$33,160	3,738	101	2.70%
2009	$112,294,496	$74,600	$29,810	3,767	87	2.31%
2010	$113,984,276	$77,600	$32,090	3,552	87	2.45%
2011	$123,299,283	$79,600	$34,298	3,595	85	2.36%
2012	$124,392,696	$81,700	$35,146	3,539	79	2.23%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS D: MANUFACTURING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$41,887,728,161	$67,700	$38,280	1,094,249	90,452	8.27%
2006	$41,962,798,955	$69,400	$38,939	1,077,654	81,885	7.60%
2007	$41,408,392,472	$71,800	$40,055	1,033,776	72,248	6.99%
2008	$39,846,407,719	$73,300	$41,605	957,733	61,512	6.42%
2009	$34,208,625,798	$74,600	$41,119	831,933	44,556	5.36%
2010	$35,607,901,248	$77,600	$41,413	859,831	43,197	5.02%
2011	$36,750,997,923	$79,600	$42,369	867,403	42,326	4.88%
2012	$37,342,552,712	$81,700	$43,226	863,899	40,785	4.72%

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
207	MEAT AND FISH PRODUCTS	93%	9,818	4.55
210	POULTRY PRODUCTS	75%	7,939	3.42
214	FRUIT AND VEGETABLE PRODUCTS	76%	8,096	2.62
216	DAIRY PRODUCTS	76%	8,059	2.21
220	OTHER BAKERY PRODUCTS	141%	14,951	3.91
222	CONFECTIONERY	91%	9,662	1.76
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	110%	11,685	2.73
226	CRUSHED AND GROUND FOODS	80%	8,483	1.65
230	ALCOHOLIC BEVERAGES	62%	6,573	1.52
231	SOFT DRINKS	127%	13,422	3.50
238	OTHER RUBBER PRODUCTS	93%	9,897	4.03
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	81%	8,615	2.85
261	PLASTIC FILM AND SHEETING	81%	8,557	2.40
263	OTHER PLASTIC PRODUCTS	104%	10,971	3.15
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	142%	14,984	3.62
301	CLOTHING, FIBRE AND YARN	151%	16,040	2.37
308	MILLWORK AND OTHER WOOD INDUSTRIES	105%	11,142	5.44
311	WOODEN CABINETS	129%	13,670	4.06
312	WOODEN BOXES AND PALLETS	87%	9,194	6.97

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
322	UPHOLSTERED FURNITURE	218%	23,122	3.26
323	METAL FURNITURE	112%	11,823	2.28
325	WOODEN AND OTHER NON-METAL FURNITURE	118%	12,530	4.20
328	FURNITURE PARTS AND FIXTURES	145%	15,331	4.07
333	PRINTING, PLATEMAKING AND BINDING	118%	12,442	1.71
335	PUBLISHING	88%	9,291	0.55
338	FOLDING CARTONS	107%	11,363	2.59
341	PAPER PRODUCTS	132%	13,971	3.11
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	111%	11,752	2.56
358	FOUNDRIES	61%	6,448	4.19
361	NON-FERROUS METAL INDUSTRIES	113%	12,013	3.51
374	DOORS AND WINDOWS	96%	10,189	3.48
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	82%	8,711	4.60
377	COATING OF METAL PRODUCTS	106%	11,207	4.09
379	HARDWARE, TOOLS AND CUTLERY	109%	11,557	2.68
382	METAL DIES, MOULDS AND PATTERNS	65%	6,912	2.17
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	76%	8,050	2.72
385	MACHINE SHOPS	90%	9,562	2.55
387	OTHER METAL FABRICATING INDUSTRIES	102%	10,832	3.59
389	METAL CLOSURES AND CONTAINERS	89%	9,378	2.53

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	78%	8,288	3.51
393	WIRE PRODUCTS	103%	10,866	3.29
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	106%	11,224	2.27
403	OTHER MACHINERY AND EQUIPMENT	94%	9,992	1.70
406	ELEVATORS AND ESCALATORS	96%	10,136	2.64
408	BOILERS, PUMPS AND FANS	115%	12,160	2.40
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	83%	8,829	2.82
417	AIRCRAFT MANUFACTURING	79%	8,412	1.53
419	MOTOR VEHICLE ASSEMBLY	103%	10,912	3.51
420	MOTOR VEHICLE ENGINE MANUFACTURING	87%	9,227	1.85
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	98%	10,410	3.51
424	MOTOR VEHICLE STAMPINGS	108%	11,442	3.51
425	MOTOR VEHICLE WHEELS AND BRAKES	104%	11,002	3.51
428	MOTOR VEHICLE FABRIC ACCESSORIES	75%	7,967	4.47
432	TRUCKS, BUSES AND TRAILERS	87%	9,175	4.29
442	RAILROAD ROLLING STOCK	112%	11,811	2.68
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	83%	8,768	2.59
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	103%	10,858	2.39
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	102%	10,842	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	123%	12,981	1.52

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
485	BRICKS, CERAMICS AND ABRASIVES	192%	20,300	4.43
496	CONCRETE PRODUCTS	116%	12,334	5.29
497	READY-MIX CONCRETE	162%	17,174	3.84
501	NON-METALLIC MINERAL PRODUCTS	109%	11,541	2.93
502	GLASS PRODUCTS	67%	7,069	2.98
507	PETROLEUM AND COAL PRODUCTS	126%	13,356	1.15
512	RESINS, PAINT, INK AND ADHESIVES	123%	12,989	1.71
514	PHARMACEUTICALS AND MEDICINES	61%	6,512	0.94
517	SOAP AND TOILETRIES	119%	12,604	1.64
524	CHEMICAL INDUSTRIES	141%	14,961	1.92
529	JEWELRY AND INSTRUMENTS	145%	15,398	1.00
533	SIGNS AND DISPLAYS	191%	20,175	3.12
538	SPORTING GOODS AND TOYS	160%	16,936	4.18
542	OTHER MANUFACTURED PRODUCTS	140%	14,818	2.08
CLASS D	**MANUFACTURING**		**10,589**	**2.48**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.477**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.015
	Other Prevention	0.011
	Sub-Total	**0.161**
B.3 Prevention	Workplace Safety and Prevention Services	**0.059**
B.4 TOTAL OVERHEAD EXPENSES		**0.697**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.397**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.134**
B.3 Prevention	Workplace Safety and Prevention Services	**0.048**
B.4 TOTAL OVERHEAD EXPENSES		**0.579**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.340**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.115**
B.3 Prevention	Workplace Safety and Prevention Services	**0.040**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.495**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.311**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.105**
B.3 Prevention	Workplace Safety and Prevention Services	**0.036**
B.4 TOTAL OVERHEAD EXPENSES		**0.452**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.431**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.013
	Other Prevention	0.010
	Sub-Total	**0.146**
B.3 Prevention	Workplace Safety and Prevention Services	**0.053**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.630**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.279**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.054
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.009
	Other Prevention	0.006
	Sub-Total	**0.094**
B.3 Prevention	Workplace Safety and Prevention Services	**0.032**
B.4 TOTAL OVERHEAD EXPENSES		**0.405**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.348**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.117**
B.3 Prevention	Workplace Safety and Prevention Services	**0.041**
B.4 TOTAL OVERHEAD EXPENSES		**0.506**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.271**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.008
	Other Prevention	0.006
	Sub-Total	**0.091**
B.3 Prevention	Workplace Safety and Prevention Services	**0.031**
B.4 TOTAL OVERHEAD EXPENSES		**0.393**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.262**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.050
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.008
	Other Prevention	0.006
	Sub-Total	**0.088**
B.3 Prevention	Workplace Safety and Prevention Services	**0.030**
B.4 TOTAL OVERHEAD EXPENSES		**0.380**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.402**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.136**
B.3 Prevention	Workplace Safety and Prevention Services	**0.049**
B.4 TOTAL OVERHEAD EXPENSES		**0.587**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.440**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.149**
B.3 Prevention	Workplace Safety and Prevention Services	**0.054**
B.4 TOTAL OVERHEAD EXPENSES		**0.643**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.356**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.120**
B.3 Prevention	Workplace Safety and Prevention Services	**0.043**
B.4 TOTAL OVERHEAD EXPENSES		**0.519**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.324**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.109**
B.3 Prevention	Workplace Safety and Prevention Services	**0.038**
B.4 TOTAL OVERHEAD EXPENSES		**0.471**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.378**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.127**
B.3 Prevention	Workplace Safety and Prevention Services	**0.045**
B.4 TOTAL OVERHEAD EXPENSES		**0.550**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.411**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.013
	Other Prevention	0.009
	Sub-Total	**0.139**
B.3 Prevention	Workplace Safety and Prevention Services	**0.050**
B.4 TOTAL OVERHEAD EXPENSES		**0.600**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.322**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.108**
B.3 Prevention	Workplace Safety and Prevention Services	**0.038**
B.4 TOTAL OVERHEAD EXPENSES		**0.468**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.540**
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.105
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.017
	Other Prevention	0.012
	Sub-Total	**0.183**
B.3 Prevention	Workplace Safety and Prevention Services	**0.068**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.791**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.442**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.149**
B.3 Prevention	Workplace Safety and Prevention Services	**0.054**
B.4 TOTAL OVERHEAD EXPENSES		**0.645**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.649**
B.2 Legislative Obligations		
	WSIAT	0.027
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.127
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Total Grants	0.007
	Total Other SWA	0.020
	Other Prevention	0.015
	Sub-Total	**0.220**
B.3 Prevention	Workplace Safety and Prevention Services	**0.082**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.951**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.385**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.130**
B.3 Prevention	Workplace Safety and Prevention Services	**0.047**
B.4 TOTAL OVERHEAD EXPENSES		**0.562**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.316**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.106**
B.3 Prevention	Workplace Safety and Prevention Services	**0.037**
B.4 TOTAL OVERHEAD EXPENSES		**0.459**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.452**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.153**
B.3 Prevention	Workplace Safety and Prevention Services	**0.056**
B.4 TOTAL OVERHEAD EXPENSES		**0.661**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.443**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.150**
B.3 Prevention	Workplace Safety and Prevention Services	**0.054**
B.4 TOTAL OVERHEAD EXPENSES		**0.647**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.271**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.008
	Other Prevention	0.006
	Sub-Total	**0.091**
B.3 Prevention	Workplace Safety North	**0.096**
B.4 TOTAL OVERHEAD EXPENSES		**0.458**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.105**
B.2 Legislative Obligations		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.020
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.001
	Total Other SWA	0.003
	Other Prevention	0.002
	Sub-Total	**0.035**
B.3 Prevention	Workplace Safety and Prevention Services	**0.022**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.162**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.332**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.010
	Other Prevention	0.008
	Sub-Total	**0.112**
B.3 Prevention	Workplace Safety North	**0.113**
B.4 TOTAL OVERHEAD EXPENSES		**0.557**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.369**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.072
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.124**
B.3 Prevention	Workplace Safety North	**0.123**
B.4 TOTAL OVERHEAD EXPENSES		**0.616**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.330**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.008
	Sub-Total	**0.111**
B.3 Prevention	Workplace Safety North	**0.113**
B.4 TOTAL OVERHEAD EXPENSES		**0.554**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.451**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.152**
B.3 Prevention	Workplace Safety and Prevention Services	**0.055**
B.4 TOTAL OVERHEAD EXPENSES		**0.658**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.403**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.136**
B.3 Prevention	Workplace Safety and Prevention Services	**0.049**
B.4 TOTAL OVERHEAD EXPENSES		**0.588**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.401**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.135**
B.3 Prevention	Workplace Safety and Prevention Services	**0.049**
B.4 TOTAL OVERHEAD EXPENSES		**0.585**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.481**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.015
	Other Prevention	0.011
	Sub-Total	**0.162**
B.3 Prevention	Workplace Safety and Prevention Services	**0.059**
B.4 TOTAL OVERHEAD EXPENSES		**0.702**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.444**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.150**
B.3 Prevention	Workplace Safety and Prevention Services	**0.055**
B.4 TOTAL OVERHEAD EXPENSES		**0.649**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.344
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.116**
B.3 Prevention	Workplace Safety and Prevention Services	**0.041**
B.4 TOTAL OVERHEAD EXPENSES		**0.501**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.308**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.104**
B.3 Prevention	Workplace Safety and Prevention Services	**0.036**
B.4 TOTAL OVERHEAD EXPENSES		**0.448**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.347**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.117**
B.3 Prevention	Workplace Safety and Prevention Services	**0.041**
B.4 TOTAL OVERHEAD EXPENSES		**0.505**

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2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.335**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.010
	Other Prevention	0.008
	Sub-Total	**0.113**
B.3 Prevention	Workplace Safety and Prevention Services	**0.040**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.488**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.409**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.013
	Other Prevention	0.009
	Sub-Total	**0.138**
B.3 Prevention	Workplace Safety and Prevention Services	**0.050**
B.4 TOTAL OVERHEAD EXPENSES		**0.597**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.333**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.010
	Other Prevention	0.008
	Sub-Total	**0.112**
B.3 Prevention	Workplace Safety and Prevention Services	**0.039**
B.4 TOTAL OVERHEAD EXPENSES		**0.484**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.403**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.136**
B.3 Prevention	Workplace Safety and Prevention Services	**0.049**
B.4 TOTAL OVERHEAD EXPENSES		**0.588**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.387**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.131**
B.3 Prevention	Workplace Safety and Prevention Services	**0.047**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.565**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.315**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.106**
B.3 Prevention	Workplace Safety and Prevention Services	**0.037**
B.4 TOTAL OVERHEAD EXPENSES		**0.458**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.275**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.009
	Other Prevention	0.006
	Sub-Total	**0.092**
B.3 Prevention	Workplace Safety and Prevention Services	**0.032**
B.4 TOTAL OVERHEAD EXPENSES		**0.399**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.341**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.115**
B.3 Prevention	Workplace Safety and Prevention Services	**0.041**
B.4 TOTAL OVERHEAD EXPENSES		**0.497**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.324**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.109**
B.3 Prevention	Workplace Safety and Prevention Services	**0.038**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.471**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.354**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.119**
B.3 Prevention	Workplace Safety and Prevention Services	**0.042**
B.4 TOTAL OVERHEAD EXPENSES		**0.515**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.262**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.008
	Other Prevention	0.006
	Sub-Total	**0.088**
B.3 Prevention	Workplace Safety and Prevention Services	**0.030**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.380**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.403**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.136**
B.3 Prevention	Workplace Safety and Prevention Services	**0.049**
B.4 TOTAL OVERHEAD EXPENSES		**0.588**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.285**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.009
	Other Prevention	0.007
	Sub-Total	**0.096**
B.3 Prevention	Workplace Safety and Prevention Services	**0.033**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.414**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.403**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.136**
B.3 Prevention	Workplace Safety and Prevention Services	**0.049**
B.4 TOTAL OVERHEAD EXPENSES		**0.588**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.403**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.136**
B.3 Prevention	Workplace Safety and Prevention Services	**0.049**
B.4 TOTAL OVERHEAD EXPENSES		**0.588**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.403**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.136**
B.3 Prevention	Workplace Safety and Prevention Services	**0.049**
B.4 TOTAL OVERHEAD EXPENSES		**0.588**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.471**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.015
	Other Prevention	0.011
	Sub-Total	**0.159**
B.3 Prevention	Workplace Safety and Prevention Services	**0.058**
B.4 TOTAL OVERHEAD EXPENSES		**0.688**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.459**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.089
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.155**
B.3 Prevention	Workplace Safety and Prevention Services	**0.056**
B.4 TOTAL OVERHEAD EXPENSES		**0.670**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.344**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.116**
B.3 Prevention	Workplace Safety and Prevention Services	**0.041**
B.4 TOTAL OVERHEAD EXPENSES		**0.501**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.338**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.010
	Other Prevention	0.008
	Sub-Total	**0.114**
B.3 Prevention	Workplace Safety and Prevention Services	**0.040**
B.4 TOTAL OVERHEAD EXPENSES		**0.492**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.324**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.109**
B.3 Prevention	Workplace Safety and Prevention Services	**0.038**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.471**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.074**
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.001
	OHSA	0.014
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.001
	Total Other SWA	0.002
	Other Prevention	0.002
	Sub-Total	**0.025**
B.3 Prevention	Workplace Safety and Prevention Services	**0.020**
B.4 TOTAL OVERHEAD EXPENSES		**0.119**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.261
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.050
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.008
	Other Prevention	0.006
	Sub-Total	**0.088**
B.3 Prevention	Workplace Safety and Prevention Services	0.030
B.4 TOTAL OVERHEAD EXPENSES		**0.379**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.468**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.091
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.011
	Sub-Total	**0.158**
B.3 Prevention	Workplace Safety and Prevention Services	**0.058**
B.4 TOTAL OVERHEAD EXPENSES		**0.684**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.530**
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.103
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.016
	Other Prevention	0.012
	Sub-Total	**0.179**
B.3 Prevention	Workplace Safety and Prevention Services	**0.066**
B.4 TOTAL OVERHEAD EXPENSES		**0.775**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.424**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.013
	Other Prevention	0.010
	Sub-Total	**0.143**
B.3 Prevention	Infrastructure Health and Safety Association	**0.084**
B.4 TOTAL OVERHEAD EXPENSES		**0.651**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.362**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.070
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.122**
B.3 Prevention	Workplace Safety and Prevention Services	**0.043**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.527**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.365**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.123**
B.3 Prevention	Workplace Safety and Prevention Services	**0.044**
B.4 TOTAL OVERHEAD EXPENSES		**0.532**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.222**
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.002
	OHSA	0.043
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.002
	Total Other SWA	0.007
	Other Prevention	0.005
	Sub-Total	**0.075**
B.3 Prevention	Workplace Safety and Prevention Services	**0.026**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.323**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.275**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.009
	Other Prevention	0.006
	Sub-Total	**0.092**
B.3 Prevention	Workplace Safety and Prevention Services	**0.032**
B.4 TOTAL OVERHEAD EXPENSES		**0.399**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.181**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.035
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.002
	Total Other SWA	0.006
	Other Prevention	0.004
	Sub-Total	**0.061**
B.3 Prevention	Workplace Safety and Prevention Services	**0.025**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.267**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.270**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.008
	Other Prevention	0.006
	Sub-Total	**0.091**
B.3 Prevention	Workplace Safety and Prevention Services	**0.031**
B.4 TOTAL OVERHEAD EXPENSES		**0.392**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.290**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.009
	Other Prevention	0.007
	Sub-Total	**0.098**
B.3 Prevention	Workplace Safety and Prevention Services	**0.034**
B.4 TOTAL OVERHEAD EXPENSES		**0.422**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.193**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.037
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.002
	Total Other SWA	0.006
	Other Prevention	0.004
	Sub-Total	**0.065**
B.3 Prevention	Workplace Safety and Prevention Services	**0.025**
B.4 TOTAL OVERHEAD EXPENSES		**0.283**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.375**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.127**
B.3 Prevention	Workplace Safety and Prevention Services	**0.045**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.547**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.451**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.152**
B.3 Prevention	Workplace Safety and Prevention Services	**0.055**
B.4 TOTAL OVERHEAD EXPENSES		**0.658**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.301**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.009
	Other Prevention	0.007
	Sub-Total	**0.101**
B.3 Prevention	Workplace Safety and Prevention Services	**0.035**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.437**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS D: MANUFACTURING

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.315**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.106**
B.3 Prevention		**0.045**
B.4 TOTAL OVERHEAD EXPENSES		**0.466**

2012 PREMIUM RATE COMPONENTS

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.250	2.250	49%	1.857	1.857	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.477			0.405		
2. Legislative Obligations	0.161			0.138		
3. Prevention	0.059			0.060		
4. TOTAL OVERHEAD EXPENSES	0.697	0.697	15%	0.603	0.603	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.888			1.347		
2. (Gain)/Loss	0.675			0.614		
3. Bad Debts & Experience Rating	0.044			0.035		
4. TOTAL PAST CLAIMS COST	1.607	1.607	35%	1.996	1.996	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.55**	100%		**4.46**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.656	1.656	48%	1.371	1.371	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.397			0.337		
2. Legislative Obligations	0.134			0.115		
3. Prevention	0.048			0.049		
4. TOTAL OVERHEAD EXPENSES	0.579	0.579	17%	0.501	0.501	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.654			0.995		
2. (Gain)/Loss	0.497			0.454		
3. Bad Debts & Experience Rating	0.033			0.027		
4. TOTAL PAST CLAIMS COST	1.184	1.184	35%	1.476	1.476	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.42**	100%		**3.35**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.240	1.240	47%	1.035	1.035	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.340			0.290		
2. Legislative Obligations	0.115			0.099		
3. Prevention	0.040			0.041		
4. TOTAL OVERHEAD EXPENSES	0.495	0.495	19%	0.430	0.430	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.490			0.749		
2. (Gain)/Loss	0.372			0.342		
3. Bad Debts & Experience Rating	0.025			0.017		
4. TOTAL PAST CLAIMS COST	0.887	0.887	34%	1.108	1.108	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.62**	100%		**2.57**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.025	1.025	46%	0.855	0.855	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.311			0.265		
2. Legislative Obligations	0.105			0.090		
3. Prevention	0.036			0.037		
4. TOTAL OVERHEAD EXPENSES	0.452	0.452	20%	0.392	0.392	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.405			0.620		
2. (Gain)/Loss	0.308			0.283		
3. Bad Debts & Experience Rating	0.021			0.016		
4. TOTAL PAST CLAIMS COST	0.734	0.734	33%	0.919	0.919	42%
D. TOTAL PREMIUM RATE (A+B+C)		**2.21**	100%		**2.17**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.912	1.912	49%	1.582	1.582	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.431			0.367		
2. Legislative Obligations	0.146			0.125		
3. Prevention	0.053			0.054		
4. TOTAL OVERHEAD EXPENSES	0.630	0.630	16%	0.546	0.546	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.754			1.148		
2. (Gain)/Loss	0.574			0.524		
3. Bad Debts & Experience Rating	0.038			0.031		
4. TOTAL PAST CLAIMS COST	1.366	1.366	35%	1.703	1.703	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.91**	100%		**3.83**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.789	0.789	45%	0.663	0.663	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.279			0.239		
2. Legislative Obligations	0.094			0.081		
3. Prevention	0.032			0.033		
4. TOTAL OVERHEAD EXPENSES	0.405	0.405	23%	0.353	0.353	20%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.312			0.482		
2. (Gain)/Loss	0.237			0.220		
3. Bad Debts & Experience Rating	0.017			0.014		
4. TOTAL PAST CLAIMS COST	0.566	0.566	32%	0.716	0.716	41%
D. TOTAL PREMIUM RATE (A+B+C)		**1.76**	100%		**1.73**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.295	1.295	47%	1.081	1.081	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.348			0.297		
2. Legislative Obligations	0.117			0.101		
3. Prevention	0.041			0.042		
4. TOTAL OVERHEAD EXPENSES	0.506	0.506	19%	0.440	0.440	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.511			0.784		
2. (Gain)/Loss	0.389			0.358		
3. Bad Debts & Experience Rating	0.026			0.020		
4. TOTAL PAST CLAIMS COST	0.926	0.926	34%	1.162	1.162	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.73**	100%		**2.68**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.733	0.733	44%	0.613	0.613	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.271			0.231		
2. Legislative Obligations	0.091			0.079		
3. Prevention	0.031			0.032		
4. TOTAL OVERHEAD EXPENSES	0.393	0.393	24%	0.342	0.342	21%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.290			0.445		
2. (Gain)/Loss	0.220			0.203		
3. Bad Debts & Experience Rating	0.016			0.012		
4. TOTAL PAST CLAIMS COST	0.526	0.526	32%	0.660	0.660	41%
D. TOTAL PREMIUM RATE (A+B+C)		**1.65**	100%		**1.62**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.664	0.664	44%	0.558	0.558	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.262			0.224		
2. Legislative Obligations	0.088			0.076		
3. Prevention	0.030			0.030		
4. TOTAL OVERHEAD EXPENSES	0.380	0.380	25%	0.330	0.330	22%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.263			0.406		
2. (Gain)/Loss	0.200			0.185		
3. Bad Debts & Experience Rating	0.014			0.012		
4. TOTAL PAST CLAIMS COST	0.477	0.477	31%	0.603	0.603	40%
D. TOTAL PREMIUM RATE (A+B+C)		**1.52**	100%		**1.49**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.698	1.698	49%	1.407	1.407	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.402			0.342		
2. Legislative Obligations	0.136			0.117		
3. Prevention	0.049			0.050		
4. TOTAL OVERHEAD EXPENSES	0.587	0.587	17%	0.509	0.509	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.670			1.020		
2. (Gain)/Loss	0.509			0.465		
3. Bad Debts & Experience Rating	0.034			0.025		
4. TOTAL PAST CLAIMS COST	1.213	1.213	35%	1.510	1.510	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.50**	100%		**3.43**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.973	1.973	49%	1.638	1.638	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.440			0.374		
2. Legislative Obligations	0.149			0.128		
3. Prevention	0.054			0.055		
4. TOTAL OVERHEAD EXPENSES	0.643	0.643	16%	0.557	0.557	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.779			1.184		
2. (Gain)/Loss	0.592			0.540		
3. Bad Debts & Experience Rating	0.040			0.026		
4. TOTAL PAST CLAIMS COST	1.411	1.411	35%	1.750	1.750	44%
D. TOTAL PREMIUM RATE (A+B+C)		**4.03**	100%		**3.95**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.357	1.357	48%	1.128	1.128	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.356			0.303		
2. Legislative Obligations	0.120			0.103		
3. Prevention	0.043			0.043		
4. TOTAL OVERHEAD EXPENSES	0.519	0.519	18%	0.449	0.449	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.536			0.817		
2. (Gain)/Loss	0.407			0.373		
3. Bad Debts & Experience Rating	0.028			0.020		
4. TOTAL PAST CLAIMS COST	0.971	0.971	34%	1.210	1.210	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.85**	100%		**2.79**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.125	1.125	47%	0.934	0.934	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.324			0.276		
2. Legislative Obligations	0.109			0.094		
3. Prevention	0.038			0.039		
4. TOTAL OVERHEAD EXPENSES	0.471	0.471	20%	0.409	0.409	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.444			0.677		
2. (Gain)/Loss	0.338			0.309		
3. Bad Debts & Experience Rating	0.023			0.018		
4. TOTAL PAST CLAIMS COST	0.805	0.805	34%	1.004	1.004	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.40**	100%		**2.35**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.516	1.516	48%	1.259	1.259	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.378			0.321		
2. Legislative Obligations	0.127			0.110		
3. Prevention	0.045			0.046		
4. TOTAL OVERHEAD EXPENSES	0.550	0.550	17%	0.477	0.477	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.598			0.912		
2. (Gain)/Loss	0.455			0.416		
3. Bad Debts & Experience Rating	0.030			0.023		
4. TOTAL PAST CLAIMS COST	1.083	1.083	34%	1.351	1.351	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.15**	100%		**3.09**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.763	1.763	49%	1.460	1.460	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.411			0.349		
2. Legislative Obligations	0.139			0.119		
3. Prevention	0.050			0.051		
4. TOTAL OVERHEAD EXPENSES	0.600	0.600	17%	0.519	0.519	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.696			1.058		
2. (Gain)/Loss	0.529			0.483		
3. Bad Debts & Experience Rating	0.035			0.027		
4. TOTAL PAST CLAIMS COST	1.260	1.260	35%	1.568	1.568	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.62**	100%		**3.55**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.106	1.106	47%	0.924	0.924	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.322			0.274		
2. Legislative Obligations	0.108			0.093		
3. Prevention	0.038			0.039		
4. TOTAL OVERHEAD EXPENSES	0.468	0.468	20%	0.406	0.406	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.437			0.668		
2. (Gain)/Loss	0.332			0.305		
3. Bad Debts & Experience Rating	0.023			0.015		
4. TOTAL PAST CLAIMS COST	0.792	0.792	33%	0.988	0.988	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.37**	100%		**2.32**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.710	2.710	50%	2.243	2.243	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.540			0.458		
2. Legislative Obligations	0.183			0.157		
3. Prevention	0.068			0.068		
4. TOTAL OVERHEAD EXPENSES	0.791	0.791	15%	0.683	0.683	13%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.069			1.625		
2. (Gain)/Loss	0.813			0.742		
3. Bad Debts & Experience Rating	0.054			0.040		
4. TOTAL PAST CLAIMS COST	1.936	1.936	36%	2.407	2.407	45%
D. TOTAL PREMIUM RATE (A+B+C)		**5.44**	100%		**5.33**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.991	1.991	49%	1.649	1.649	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.442			0.376		
2. Legislative Obligations	0.149			0.128		
3. Prevention	0.054			0.055		
4. TOTAL OVERHEAD EXPENSES	0.645	0.645	16%	0.559	0.559	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.786			1.195		
2. (Gain)/Loss	0.598			0.545		
3. Bad Debts & Experience Rating	0.040			0.030		
4. TOTAL PAST CLAIMS COST	1.424	1.424	35%	1.770	1.770	44%
D. TOTAL PREMIUM RATE (A+B+C)		**4.06**	100%		**3.98**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.512	3.512	50%	2.897	2.897	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.649			0.550		
2. Legislative Obligations	0.220			0.188		
3. Prevention	0.082			0.083		
4. TOTAL OVERHEAD EXPENSES	0.951	0.951	14%	0.821	0.821	12%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.386			2.099		
2. (Gain)/Loss	1.054			0.958		
3. Bad Debts & Experience Rating	0.069			0.052		
4. TOTAL PAST CLAIMS COST	2.509	2.509	36%	3.109	3.109	46%
D. TOTAL PREMIUM RATE (A+B+C)		**6.97**	100%		**6.83**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.572	1.572	48%	1.307	1.307	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.385			0.328		
2. Legislative Obligations	0.130			0.112		
3. Prevention	0.047			0.047		
4. TOTAL OVERHEAD EXPENSES	0.562	0.562	17%	0.487	0.487	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.620			0.946		
2. (Gain)/Loss	0.472			0.432		
3. Bad Debts & Experience Rating	0.032			0.023		
4. TOTAL PAST CLAIMS COST	1.124	1.124	34%	1.401	1.401	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.26**	100%		**3.20**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.062	1.062	47%	0.888	0.888	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.316			0.270		
2. Legislative Obligations	0.106			0.092		
3. Prevention	0.037			0.038		
4. TOTAL OVERHEAD EXPENSES	0.459	0.459	20%	0.400	0.400	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.419			0.644		
2. (Gain)/Loss	0.319			0.294		
3. Bad Debts & Experience Rating	0.023			0.017		
4. TOTAL PAST CLAIMS COST	0.761	0.761	33%	0.955	0.955	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.28**	100%		**2.24**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.064	2.064	49%	1.712	1.712	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.452			0.384		
2. Legislative Obligations	0.153			0.131		
3. Prevention	0.056			0.056		
4. TOTAL OVERHEAD EXPENSES	0.661	0.661	16%	0.571	0.571	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.815			1.240		
2. (Gain)/Loss	0.620			0.566		
3. Bad Debts & Experience Rating	0.042			0.031		
4. TOTAL PAST CLAIMS COST	1.477	1.477	35%	1.837	1.837	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.20**	100%		**4.12**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.997	1.997	49%	1.655	1.655	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.443			0.377		
2. Legislative Obligations	0.150			0.129		
3. Prevention	0.054			0.055		
4. TOTAL OVERHEAD EXPENSES	0.647	0.647	16%	0.561	0.561	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.788			1.199		
2. (Gain)/Loss	0.599			0.547		
3. Bad Debts & Experience Rating	0.040			0.030		
4. TOTAL PAST CLAIMS COST	1.427	1.427	35%	1.776	1.776	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.07**	100%		**3.99**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.730	0.730	43%	0.609	0.609	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.271			0.231		
2. Legislative Obligations	0.091			0.078		
3. Prevention	0.096			0.101		
4. TOTAL OVERHEAD EXPENSES	0.458	0.458	27%	0.410	0.410	24%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.289			0.442		
2. (Gain)/Loss	0.219			0.202		
3. Bad Debts & Experience Rating	0.017			0.012		
4. TOTAL PAST CLAIMS COST	0.525	0.525	31%	0.656	0.656	39%
D. TOTAL PREMIUM RATE (A+B+C)		**1.71**	100%		**1.68**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.226	0.226	41%	0.192	0.192	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.105			0.086		
2. Legislative Obligations	0.035			0.029		
3. Prevention	0.022			0.022		
4. TOTAL OVERHEAD EXPENSES	0.162	0.162	29%	0.137	0.137	25%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.089			0.140		
2. (Gain)/Loss	0.068			0.064		
3. Bad Debts & Experience Rating	0.005			0.004		
4. TOTAL PAST CLAIMS COST	0.162	0.162	29%	0.208	0.208	39%
D. TOTAL PREMIUM RATE (A+B+C)		**0.55**	100%		**0.54**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.182	1.182	46%	0.983	0.983	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.332			0.283		
2. Legislative Obligations	0.112			0.096		
3. Prevention	0.113			0.119		
4. TOTAL OVERHEAD EXPENSES	0.557	0.557	22%	0.498	0.498	20%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.467			0.712		
2. (Gain)/Loss	0.355			0.325		
3. Bad Debts & Experience Rating	0.026			0.017		
4. TOTAL PAST CLAIMS COST	0.848	0.848	33%	1.054	1.054	41%
D. TOTAL PREMIUM RATE (A+B+C)		**2.59**	100%		**2.54**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.451	1.451	47%	1.205	1.205	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.369			0.314		
2. Legislative Obligations	0.124			0.107		
3. Prevention	0.123			0.130		
4. TOTAL OVERHEAD EXPENSES	0.616	0.616	20%	0.551	0.551	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.573			0.873		
2. (Gain)/Loss	0.436			0.398		
3. Bad Debts & Experience Rating	0.031			0.022		
4. TOTAL PAST CLAIMS COST	1.040	1.040	33%	1.293	1.293	42%
D. TOTAL PREMIUM RATE (A+B+C)		**3.11**	100%		**3.05**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.165	1.165	46%	0.968	0.968	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.330			0.281		
2. Legislative Obligations	0.111			0.096		
3. Prevention	0.113			0.118		
4. TOTAL OVERHEAD EXPENSES	0.554	0.554	22%	0.495	0.495	20%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.461			0.704		
2. (Gain)/Loss	0.350			0.321		
3. Bad Debts & Experience Rating	0.027			0.021		
4. TOTAL PAST CLAIMS COST	0.838	0.838	33%	1.046	1.046	42%
D. TOTAL PREMIUM RATE (A+B+C)		**2.56**	100%		**2.51**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.055	2.055	49%	1.701	1.701	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.451			0.384		
2. Legislative Obligations	0.152			0.131		
3. Prevention	0.055			0.056		
4. TOTAL OVERHEAD EXPENSES	0.658	0.658	16%	0.571	0.571	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.811			1.236		
2. (Gain)/Loss	0.617			0.564		
3. Bad Debts & Experience Rating	0.044			0.035		
4. TOTAL PAST CLAIMS COST	1.472	1.472	35%	1.835	1.835	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.19**	100%		**4.11**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.703	1.703	49%	1.414	1.414	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.403			0.343		
2. Legislative Obligations	0.136			0.117		
3. Prevention	0.049			0.050		
4. TOTAL OVERHEAD EXPENSES	0.588	0.588	17%	0.510	0.510	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.673			1.023		
2. (Gain)/Loss	0.512			0.467		
3. Bad Debts & Experience Rating	0.037			0.024		
4. TOTAL PAST CLAIMS COST	1.222	1.222	35%	1.514	1.514	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.51**	100%		**3.44**	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 premium rate.

2012 PREMIUM RATE COMPONENTS

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.686	1.686	48%	1.399	1.399	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.401			0.341		
2. Legislative Obligations	0.135			0.116		
3. Prevention	0.049			0.049		
4. TOTAL OVERHEAD EXPENSES	0.585	0.585	17%	0.506	0.506	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.666			1.014		
2. (Gain)/Loss	0.506			0.463		
3. Bad Debts & Experience Rating	0.035			0.026		
4. TOTAL PAST CLAIMS COST	1.207	1.207	35%	1.503	1.503	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.48**	100%		**3.41**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.272	2.272	49%	1.881	1.881	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.481			0.408		
2. Legislative Obligations	0.162			0.140		
3. Prevention	0.059			0.060		
4. TOTAL OVERHEAD EXPENSES	0.702	0.702	15%	0.608	0.608	13%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.897			1.363		
2. (Gain)/Loss	0.682			0.622		
3. Bad Debts & Experience Rating	0.046			0.034		
4. TOTAL PAST CLAIMS COST	1.625	1.625	35%	2.019	2.019	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.60**	100%		**4.51**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.007	2.007	49%	1.662	1.662	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.444			0.378		
2. Legislative Obligations	0.150			0.129		
3. Prevention	0.055			0.055		
4. TOTAL OVERHEAD EXPENSES	0.649	0.649	16%	0.562	0.562	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.792			1.204		
2. (Gain)/Loss	0.602			0.550		
3. Bad Debts & Experience Rating	0.040			0.030		
4. TOTAL PAST CLAIMS COST	1.434	1.434	35%	1.784	1.784	44%
D. TOTAL PREMIUM RATE (A+B+C)		**4.09**	100%		**4.01**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.268	1.268	47%	1.056	1.056	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.344			0.293		
2. Legislative Obligations	0.116			0.100		
3. Prevention	0.041			0.042		
4. TOTAL OVERHEAD EXPENSES	0.501	0.501	19%	0.435	0.435	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.501			0.766		
2. (Gain)/Loss	0.381			0.349		
3. Bad Debts & Experience Rating	0.026			0.020		
4. TOTAL PAST CLAIMS COST	0.908	0.908	34%	1.135	1.135	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.68**	100%		**2.63**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.003	1.003	46%	0.840	0.840	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.308			0.263		
2. Legislative Obligations	0.104			0.089		
3. Prevention	0.036			0.037		
4. TOTAL OVERHEAD EXPENSES	0.448	0.448	21%	0.389	0.389	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.396			0.608		
2. (Gain)/Loss	0.301			0.277		
3. Bad Debts & Experience Rating	0.021			0.015		
4. TOTAL PAST CLAIMS COST	0.718	0.718	33%	0.900	0.900	42%
D. TOTAL PREMIUM RATE (A+B+C)		**2.17**	100%		**2.13**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.289	1.289	47%	1.075	1.075	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.347			0.296		
2. Legislative Obligations	0.117			0.101		
3. Prevention	0.041			0.042		
4. TOTAL OVERHEAD EXPENSES	0.505	0.505	19%	0.439	0.439	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.509			0.779		
2. (Gain)/Loss	0.387			0.356		
3. Bad Debts & Experience Rating	0.027			0.020		
4. TOTAL PAST CLAIMS COST	0.923	0.923	34%	1.155	1.155	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.72**	100%		**2.67**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.204	1.204	47%	1.000	1.000	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.335			0.285		
2. Legislative Obligations	0.113			0.097		
3. Prevention	0.040			0.040		
4. TOTAL OVERHEAD EXPENSES	0.488	0.488	19%	0.422	0.422	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.475			0.725		
2. (Gain)/Loss	0.361			0.331		
3. Bad Debts & Experience Rating	0.025			0.019		
4. TOTAL PAST CLAIMS COST	0.861	0.861	34%	1.075	1.075	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.55**	100%		**2.50**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.747	1.747	49%	1.446	1.446	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.409			0.347		
2. Legislative Obligations	0.138			0.119		
3. Prevention	0.050			0.050		
4. TOTAL OVERHEAD EXPENSES	0.597	0.597	17%	0.516	0.516	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.690			1.048		
2. (Gain)/Loss	0.524			0.478		
3. Bad Debts & Experience Rating	0.035			0.027		
4. TOTAL PAST CLAIMS COST	1.249	1.249	35%	1.553	1.553	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.59**	100%		**3.52**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.190	1.190	47%	0.992	0.992	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.333			0.284		
2. Legislative Obligations	0.112			0.097		
3. Prevention	0.039			0.040		
4. TOTAL OVERHEAD EXPENSES	0.484	0.484	19%	0.421	0.421	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.470			0.720		
2. (Gain)/Loss	0.357			0.328		
3. Bad Debts & Experience Rating	0.025			0.019		
4. TOTAL PAST CLAIMS COST	0.852	0.852	34%	1.067	1.067	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.53**	100%		**2.48**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.706	1.706	49%	1.414	1.414	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.403			0.343		
2. Legislative Obligations	0.136			0.117		
3. Prevention	0.049			0.050		
4. TOTAL OVERHEAD EXPENSES	0.588	0.588	17%	0.510	0.510	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.673			1.023		
2. (Gain)/Loss	0.512			0.467		
3. Bad Debts & Experience Rating	0.035			0.024		
4. TOTAL PAST CLAIMS COST	1.220	1.220	35%	1.514	1.514	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.51**	100%		**3.44**	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 premium rate.

2012 PREMIUM RATE COMPONENTS

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.586	1.586	48%	1.320	1.320	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.387			0.330		
2. Legislative Obligations	0.131			0.113		
3. Prevention	0.047			0.048		
4. TOTAL OVERHEAD EXPENSES	0.565	0.565	17%	0.491	0.491	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.626			0.956		
2. (Gain)/Loss	0.476			0.436		
3. Bad Debts & Experience Rating	0.033			0.023		
4. TOTAL PAST CLAIMS COST	1.135	1.135	34%	1.415	1.415	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.29**	100%		**3.23**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.057	1.057	47%	0.884	0.884	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.315			0.269		
2. Legislative Obligations	0.106			0.092		
3. Prevention	0.037			0.038		
4. TOTAL OVERHEAD EXPENSES	0.458	0.458	20%	0.399	0.399	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.418			0.640		
2. (Gain)/Loss	0.318			0.292		
3. Bad Debts & Experience Rating	0.023			0.016		
4. TOTAL PAST CLAIMS COST	0.759	0.759	33%	0.948	0.948	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.27**	100%		**2.23**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.759	0.759	45%	0.639	0.639	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.275			0.235		
2. Legislative Obligations	0.092			0.080		
3. Prevention	0.032			0.032		
4. TOTAL OVERHEAD EXPENSES	0.399	0.399	23%	0.347	0.347	21%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.300			0.463		
2. (Gain)/Loss	0.228			0.211		
3. Bad Debts & Experience Rating	0.017			0.012		
4. TOTAL PAST CLAIMS COST	0.545	0.545	32%	0.686	0.686	41%
D. TOTAL PREMIUM RATE (A+B+C)		**1.70**	100%		**1.67**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.249	1.249	47%	1.041	1.041	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.341			0.291		
2. Legislative Obligations	0.115			0.099		
3. Prevention	0.041			0.041		
4. TOTAL OVERHEAD EXPENSES	0.497	0.497	19%	0.431	0.431	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.493			0.755		
2. (Gain)/Loss	0.375			0.345		
3. Bad Debts & Experience Rating	0.026			0.020		
4. TOTAL PAST CLAIMS COST	0.894	0.894	34%	1.120	1.120	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.64**	100%		**2.59**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.123	1.123	47%	0.936	0.936	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.324			0.276		
2. Legislative Obligations	0.109			0.094		
3. Prevention	0.038			0.039		
4. TOTAL OVERHEAD EXPENSES	0.471	0.471	20%	0.409	0.409	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.443			0.679		
2. (Gain)/Loss	0.337			0.310		
3. Bad Debts & Experience Rating	0.023			0.018		
4. TOTAL PAST CLAIMS COST	0.803	0.803	33%	1.007	1.007	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.40**	100%		**2.35**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.343	1.343	48%	1.115	1.115	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.354			0.301		
2. Legislative Obligations	0.119			0.103		
3. Prevention	0.042			0.043		
4. TOTAL OVERHEAD EXPENSES	0.515	0.515	18%	0.447	0.447	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.530			0.808		
2. (Gain)/Loss	0.403			0.369		
3. Bad Debts & Experience Rating	0.028			0.020		
4. TOTAL PAST CLAIMS COST	0.961	0.961	34%	1.197	1.197	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.82**	100%		**2.76**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.669	0.669	44%	0.563	0.563	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.262			0.224		
2. Legislative Obligations	0.088			0.076		
3. Prevention	0.030			0.030		
4. TOTAL OVERHEAD EXPENSES	0.380	0.380	25%	0.330	0.330	22%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.264			0.409		
2. (Gain)/Loss	0.201			0.186		
3. Bad Debts & Experience Rating	0.016			0.011		
4. TOTAL PAST CLAIMS COST	0.481	0.481	31%	0.606	0.606	40%
D. TOTAL PREMIUM RATE (A+B+C)		**1.53**	100%		**1.50**	100%

2012 Premium Rates

2012 PREMIUM RATE COMPONENTS

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.702	1.702	48%	1.414	1.414	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.403			0.343		
2. Legislative Obligations	0.136			0.117		
3. Prevention	0.049			0.050		
4. TOTAL OVERHEAD EXPENSES	0.588	0.588	17%	0.510	0.510	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.672			1.023		
2. (Gain)/Loss	0.511			0.467		
3. Bad Debts & Experience Rating	0.034			0.024		
4. TOTAL PAST CLAIMS COST	1.217	1.217	35%	1.514	1.514	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.51**	100%		**3.44**	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 premium rate.

2012 PREMIUM RATE COMPONENTS

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.839	0.839	45%	0.700	0.700	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.285			0.243		
2. Legislative Obligations	0.096			0.083		
3. Prevention	0.033			0.034		
4. TOTAL OVERHEAD EXPENSES	0.414	0.414	22%	0.360	0.360	20%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.331			0.508		
2. (Gain)/Loss	0.252			0.232		
3. Bad Debts & Experience Rating	0.018			0.013		
4. TOTAL PAST CLAIMS COST	0.601	0.601	32%	0.753	0.753	42%
D. TOTAL PREMIUM RATE (A+B+C)		**1.85**	100%		**1.81**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.704	1.704	49%	1.414	1.414	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.403			0.343		
2. Legislative Obligations	0.136			0.117		
3. Prevention	0.049			0.050		
4. TOTAL OVERHEAD EXPENSES	0.588	0.588	17%	0.510	0.510	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.672			1.023		
2. (Gain)/Loss	0.511			0.467		
3. Bad Debts & Experience Rating	0.034			0.024		
4. TOTAL PAST CLAIMS COST	1.217	1.217	35%	1.514	1.514	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.51**	100%		**3.44**	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 premium rate.

2012 PREMIUM RATE COMPONENTS

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.703	1.703	49%	1.414	1.414	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.403			0.343		
2. Legislative Obligations	0.136			0.117		
3. Prevention	0.049			0.050		
4. TOTAL OVERHEAD EXPENSES	0.588	0.588	17%	0.510	0.510	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.672			1.023		
2. (Gain)/Loss	0.511			0.467		
3. Bad Debts & Experience Rating	0.034			0.024		
4. TOTAL PAST CLAIMS COST	1.217	1.217	35%	1.514	1.514	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.51**	100%		**3.44**	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 premium rate.

2012 PREMIUM RATE COMPONENTS

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.706	1.706	49%	1.414	1.414	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.403			0.343		
2. Legislative Obligations	0.136			0.117		
3. Prevention	0.049			0.050		
4. TOTAL OVERHEAD EXPENSES	0.588	0.588	17%	0.510	0.510	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.673			1.023		
2. (Gain)/Loss	0.512			0.467		
3. Bad Debts & Experience Rating	0.034			0.024		
4. TOTAL PAST CLAIMS COST	1.219	1.219	35%	1.514	1.514	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.51**	100%		**3.44**	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2012 premium rate.

2012 PREMIUM RATE COMPONENTS

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.206	2.206	49%	1.829	1.829	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.471			0.400		
2. Legislative Obligations	0.159			0.137		
3. Prevention	0.058			0.059		
4. TOTAL OVERHEAD EXPENSES	0.688	0.688	15%	0.596	0.596	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.870			1.322		
2. (Gain)/Loss	0.662			0.603		
3. Bad Debts & Experience Rating	0.043			0.029		
4. TOTAL PAST CLAIMS COST	1.575	1.575	35%	1.954	1.954	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.47**	100%		**4.38**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.113	2.113	49%	1.749	1.749	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.459			0.390		
2. Legislative Obligations	0.155			0.133		
3. Prevention	0.056			0.057		
4. TOTAL OVERHEAD EXPENSES	0.670	0.670	16%	0.580	0.580	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.833			1.269		
2. (Gain)/Loss	0.634			0.579		
3. Bad Debts & Experience Rating	0.041			0.033		
4. TOTAL PAST CLAIMS COST	1.508	1.508	35%	1.881	1.881	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.29**	100%		**4.21**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.268	1.268	47%	1.056	1.056	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.344			0.293		
2. Legislative Obligations	0.116			0.100		
3. Prevention	0.041			0.042		
4. TOTAL OVERHEAD EXPENSES	0.501	0.501	19%	0.435	0.435	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.501			0.766		
2. (Gain)/Loss	0.381			0.350		
3. Bad Debts & Experience Rating	0.026			0.020		
4. TOTAL PAST CLAIMS COST	0.908	0.908	34%	1.136	1.136	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.68**	100%		**2.63**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.221	1.221	47%	1.019	1.019	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.338			0.288		
2. Legislative Obligations	0.114			0.098		
3. Prevention	0.040			0.041		
4. TOTAL OVERHEAD EXPENSES	0.492	0.492	19%	0.427	0.427	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.482			0.739		
2. (Gain)/Loss	0.367			0.337		
3. Bad Debts & Experience Rating	0.026			0.019		
4. TOTAL PAST CLAIMS COST	0.875	0.875	34%	1.095	1.095	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.59**	100%		**2.54**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.120	1.120	47%	0.931	0.931	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.324			0.276		
2. Legislative Obligations	0.109			0.094		
3. Prevention	0.038			0.039		
4. TOTAL OVERHEAD EXPENSES	0.471	0.471	20%	0.409	0.409	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.442			0.674		
2. (Gain)/Loss	0.336			0.308		
3. Bad Debts & Experience Rating	0.023			0.016		
4. TOTAL PAST CLAIMS COST	0.801	0.801	34%	0.998	0.998	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.39**	100%		**2.34**	100%

2012 Premium Rates

2012 PREMIUM RATE COMPONENTS

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.159	0.159	41%	0.138	0.138	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.074			0.062		
2. Legislative Obligations	0.025			0.021		
3. Prevention	0.020			0.021		
4. TOTAL OVERHEAD EXPENSES	0.119	0.119	31%	0.104	0.104	27%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.063			0.101		
2. (Gain)/Loss	0.048			0.046		
3. Bad Debts & Experience Rating	0.004			0.003		
4. TOTAL PAST CLAIMS COST	0.115	0.115	29%	0.150	0.150	38%
D. TOTAL PREMIUM RATE (A+B+C)		**0.39**	100%		**0.39**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.662	0.662	44%	0.559	0.559	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.261			0.224		
2. Legislative Obligations	0.088			0.076		
3. Prevention	0.030			0.030		
4. TOTAL OVERHEAD EXPENSES	0.379	0.379	25%	0.330	0.330	22%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.261			0.406		
2. (Gain)/Loss	0.199			0.185		
3. Bad Debts & Experience Rating	0.015			0.011		
4. TOTAL PAST CLAIMS COST	0.475	0.475	31%	0.602	0.602	40%
D. TOTAL PREMIUM RATE (A+B+C)		**1.52**	100%		**1.49**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.183	2.183	49%	1.805	1.805	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.468			0.397		
2. Legislative Obligations	0.158			0.136		
3. Prevention	0.058			0.059		
4. TOTAL OVERHEAD EXPENSES	0.684	0.684	15%	0.592	0.592	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.862			1.308		
2. (Gain)/Loss	0.655			0.597		
3. Bad Debts & Experience Rating	0.044			0.033		
4. TOTAL PAST CLAIMS COST	1.561	1.561	35%	1.938	1.938	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.43**	100%		**4.34**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.635	2.635	50%	2.181	2.181	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.530			0.450		
2. Legislative Obligations	0.179			0.154		
3. Prevention	0.066			0.067		
4. TOTAL OVERHEAD EXPENSES	0.775	0.775	15%	0.671	0.671	13%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.040			1.580		
2. (Gain)/Loss	0.791			0.721		
3. Bad Debts & Experience Rating	0.053			0.039		
4. TOTAL PAST CLAIMS COST	1.884	1.884	36%	2.340	2.340	45%
D. TOTAL PREMIUM RATE (A+B+C)		**5.29**	100%		**5.19**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.858	1.858	48%	1.534	1.534	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.424			0.360		
2. Legislative Obligations	0.143			0.123		
3. Prevention	0.084			0.093		
4. TOTAL OVERHEAD EXPENSES	0.651	0.651	17%	0.576	0.576	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.733			1.112		
2. (Gain)/Loss	0.557			0.507		
3. Bad Debts & Experience Rating	0.037			0.028		
4. TOTAL PAST CLAIMS COST	1.327	1.327	35%	1.647	1.647	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.84**	100%		**3.76**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.402	1.402	48%	1.163	1.163	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.362			0.308		
2. Legislative Obligations	0.122			0.105		
3. Prevention	0.043			0.044		
4. TOTAL OVERHEAD EXPENSES	0.527	0.527	18%	0.457	0.457	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.553			0.843		
2. (Gain)/Loss	0.421			0.385		
3. Bad Debts & Experience Rating	0.029			0.021		
4. TOTAL PAST CLAIMS COST	1.003	1.003	34%	1.249	1.249	44%
D. TOTAL PREMIUM RATE (A+B+C)		**2.93**	100%		**2.87**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.426	1.426	48%	1.190	1.190	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.365			0.311		
2. Legislative Obligations	0.123			0.106		
3. Prevention	0.044			0.045		
4. TOTAL OVERHEAD EXPENSES	0.532	0.532	18%	0.462	0.462	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.563			0.860		
2. (Gain)/Loss	0.428			0.393		
3. Bad Debts & Experience Rating	0.030			0.019		
4. TOTAL PAST CLAIMS COST	1.021	1.021	34%	1.272	1.272	44%
D. TOTAL PREMIUM RATE (A+B+C)		**2.98**	100%		**2.92**	100%

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2012 PREMIUM RATE COMPONENTS

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.479	0.479	42%	0.414	0.414	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.222			0.185		
2. Legislative Obligations	0.075			0.063		
3. Prevention	0.026			0.027		
4. TOTAL OVERHEAD EXPENSES	0.323	0.323	28%	0.275	0.275	24%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.189			0.300		
2. (Gain)/Loss	0.144			0.137		
3. Bad Debts & Experience Rating	0.011			0.008		
4. TOTAL PAST CLAIMS COST	0.344	0.344	30%	0.445	0.445	39%
D. TOTAL PREMIUM RATE (A+B+C)		**1.15**	100%		**1.13**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.761	0.761	45%	0.643	0.643	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.275			0.236		
2. Legislative Obligations	0.092			0.080		
3. Prevention	0.032			0.032		
4. TOTAL OVERHEAD EXPENSES	0.399	0.399	23%	0.348	0.348	21%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.301			0.466		
2. (Gain)/Loss	0.229			0.213		
3. Bad Debts & Experience Rating	0.017			0.012		
4. TOTAL PAST CLAIMS COST	0.547	0.547	32%	0.691	0.691	41%
D. TOTAL PREMIUM RATE (A+B+C)		**1.71**	100%		**1.68**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.390	0.390	41%	0.334	0.334	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.181			0.150		
2. Legislative Obligations	0.061			0.051		
3. Prevention	0.025			0.025		
4. TOTAL OVERHEAD EXPENSES	0.267	0.267	28%	0.226	0.226	25%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.154			0.242		
2. (Gain)/Loss	0.117			0.111		
3. Bad Debts & Experience Rating	0.009			0.006		
4. TOTAL PAST CLAIMS COST	0.280	0.280	30%	0.359	0.359	39%
D. TOTAL PREMIUM RATE (A+B+C)		**0.94**	100%		**0.92**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.725	0.725	44%	0.609	0.609	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.270			0.231		
2. Legislative Obligations	0.091			0.078		
3. Prevention	0.031			0.032		
4. TOTAL OVERHEAD EXPENSES	0.392	0.392	24%	0.341	0.341	21%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.287			0.442		
2. (Gain)/Loss	0.218			0.202		
3. Bad Debts & Experience Rating	0.016			0.012		
4. TOTAL PAST CLAIMS COST	0.521	0.521	32%	0.656	0.656	41%
D. TOTAL PREMIUM RATE (A+B+C)		**1.64**	100%		**1.61**	100%

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2012 PREMIUM RATE COMPONENTS

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.873	0.873	45%	0.729	0.729	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.290			0.248		
2. Legislative Obligations	0.098			0.084		
3. Prevention	0.034			0.034		
4. TOTAL OVERHEAD EXPENSES	0.422	0.422	22%	0.366	0.366	19%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.345			0.529		
2. (Gain)/Loss	0.262			0.241		
3. Bad Debts & Experience Rating	0.019			0.014		
4. TOTAL PAST CLAIMS COST	0.626	0.626	33%	0.784	0.784	42%
D. TOTAL PREMIUM RATE (A+B+C)		**1.92**	100%		**1.88**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.415	0.415	42%	0.356	0.356	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.193			0.159		
2. Legislative Obligations	0.065			0.054		
3. Prevention	0.025			0.026		
4. TOTAL OVERHEAD EXPENSES	0.283	0.283	28%	0.239	0.239	24%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.164			0.259		
2. (Gain)/Loss	0.125			0.118		
3. Bad Debts & Experience Rating	0.010			0.007		
4. TOTAL PAST CLAIMS COST	0.299	0.299	30%	0.384	0.384	39%
D. TOTAL PREMIUM RATE (A+B+C)		**1.00**	100%		**0.98**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.498	1.498	48%	1.247	1.247	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.375			0.320		
2. Legislative Obligations	0.127			0.109		
3. Prevention	0.045			0.046		
4. TOTAL OVERHEAD EXPENSES	0.547	0.547	18%	0.475	0.475	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.591			0.904		
2. (Gain)/Loss	0.450			0.413		
3. Bad Debts & Experience Rating	0.031			0.023		
4. TOTAL PAST CLAIMS COST	1.072	1.072	34%	1.340	1.340	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.12**	100%		**3.06**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.052	2.052	49%	1.700	1.700	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.451			0.383		
2. Legislative Obligations	0.152			0.131		
3. Prevention	0.055			0.056		
4. TOTAL OVERHEAD EXPENSES	0.658	0.658	16%	0.570	0.570	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.810			1.232		
2. (Gain)/Loss	0.616			0.562		
3. Bad Debts & Experience Rating	0.042			0.031		
4. TOTAL PAST CLAIMS COST	1.468	1.468	35%	1.825	1.825	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.18**	100%		**4.10**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.955	0.955	46%	0.799	0.799	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.301			0.257		
2. Legislative Obligations	0.101			0.088		
3. Prevention	0.035			0.036		
4. TOTAL OVERHEAD EXPENSES	0.437	0.437	21%	0.381	0.381	19%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.377			0.579		
2. (Gain)/Loss	0.287			0.264		
3. Bad Debts & Experience Rating	0.021			0.015		
4. TOTAL PAST CLAIMS COST	0.685	0.685	33%	0.858	0.858	42%
D. TOTAL PREMIUM RATE (A+B+C)		**2.08**	100%		**2.04**	100%

2012 PREMIUM RATE COMPONENTS

CLASS D: MANUFACTURING

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.174	1.174	47%	0.969	0.969	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.315			0.266		
2. Legislative Obligations	0.106			0.091		
3. Prevention	0.045			0.046		
4. TOTAL OVERHEAD EXPENSES	0.466	0.466	19%	0.403	0.403	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.463			0.702		
2. (Gain)/Loss	0.352			0.320		
3. Bad Debts & Experience Rating	0.025			0.018		
4. TOTAL PAST CLAIMS COST	0.840	0.840	34%	1.040	1.040	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.48**	100%		**2.41**	100%

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	2.250	0.697	1.607	4.55
210	POULTRY PRODUCTS	1.656	0.579	1.184	3.42
214	FRUIT AND VEGETABLE PRODUCTS	1.240	0.495	0.887	2.62
216	DAIRY PRODUCTS	1.025	0.452	0.734	2.21
220	OTHER BAKERY PRODUCTS	1.912	0.630	1.366	3.91
222	CONFECTIONERY	0.789	0.405	0.566	1.76
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	1.295	0.506	0.926	2.73
226	CRUSHED AND GROUND FOODS	0.733	0.393	0.526	1.65
230	ALCOHOLIC BEVERAGES	0.664	0.380	0.477	1.52
231	SOFT DRINKS	1.698	0.587	1.213	3.50
238	OTHER RUBBER PRODUCTS	1.973	0.643	1.411	4.03
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	1.357	0.519	0.971	2.85
261	PLASTIC FILM AND SHEETING	1.125	0.471	0.805	2.40
263	OTHER PLASTIC PRODUCTS	1.516	0.550	1.083	3.15
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.763	0.600	1.260	3.62
301	CLOTHING, FIBRE AND YARN	1.106	0.468	0.792	2.37
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.710	0.791	1.936	5.44
311	WOODEN CABINETS	1.991	0.645	1.424	4.06
312	WOODEN BOXES AND PALLETS	3.512	0.951	2.509	6.97

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
322	UPHOLSTERED FURNITURE	1.572	0.562	1.124	3.26
323	METAL FURNITURE	1.062	0.459	0.761	2.28
325	WOODEN AND OTHER NON-METAL FURNITURE	2.064	0.661	1.477	4.20
328	FURNITURE PARTS AND FIXTURES	1.997	0.647	1.427	4.07
333	PRINTING, PLATEMAKING AND BINDING	0.730	0.458	0.525	1.71
335	PUBLISHING	0.226	0.162	0.162	0.55
338	FOLDING CARTONS	1.182	0.557	0.848	2.59
341	PAPER PRODUCTS	1.451	0.616	1.040	3.11
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	1.165	0.554	0.838	2.56
358	FOUNDRIES	2.055	0.658	1.472	4.19
361	NON-FERROUS METAL INDUSTRIES	1.703	0.588	1.222	3.51
374	DOORS AND WINDOWS	1.686	0.585	1.207	3.48
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	2.272	0.702	1.625	4.60
377	COATING OF METAL PRODUCTS	2.007	0.649	1.434	4.09
379	HARDWARE, TOOLS AND CUTLERY	1.268	0.501	0.908	2.68
382	METAL DIES, MOULDS AND PATTERNS	1.003	0.448	0.718	2.17
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.289	0.505	0.923	2.72
385	MACHINE SHOPS	1.204	0.488	0.861	2.55
387	OTHER METAL FABRICATING INDUSTRIES	1.747	0.597	1.249	3.59
389	METAL CLOSURES AND CONTAINERS	1.190	0.484	0.852	2.53

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.706	0.588	1.220	3.51
393	WIRE PRODUCTS	1.586	0.565	1.135	3.29
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	1.057	0.458	0.759	2.27
403	OTHER MACHINERY AND EQUIPMENT	0.759	0.399	0.545	1.70
406	ELEVATORS AND ESCALATORS	1.249	0.497	0.894	2.64
408	BOILERS, PUMPS AND FANS	1.123	0.471	0.803	2.40
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.343	0.515	0.961	2.82
417	AIRCRAFT MANUFACTURING	0.669	0.380	0.481	1.53
419	MOTOR VEHICLE ASSEMBLY	1.702	0.588	1.217	3.51
420	MOTOR VEHICLE ENGINE MANUFACTURING	0.839	0.414	0.601	1.85
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	1.704	0.588	1.217	3.51
424	MOTOR VEHICLE STAMPINGS	1.703	0.588	1.217	3.51
425	MOTOR VEHICLE WHEELS AND BRAKES	1.706	0.588	1.219	3.51
428	MOTOR VEHICLE FABRIC ACCESSORIES	2.206	0.688	1.575	4.47
432	TRUCKS, BUSES AND TRAILERS	2.113	0.670	1.508	4.29
442	RAILROAD ROLLING STOCK	1.268	0.501	0.908	2.68
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	1.221	0.492	0.875	2.59
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	1.120	0.471	0.801	2.39
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.159	0.119	0.115	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.662	0.379	0.475	1.52

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
485	BRICKS, CERAMICS AND ABRASIVES	2.183	0.684	1.561	4.43
496	CONCRETE PRODUCTS	2.635	0.775	1.884	5.29
497	READY-MIX CONCRETE	1.858	0.651	1.327	3.84
501	NON-METALLIC MINERAL PRODUCTS	1.402	0.527	1.003	2.93
502	GLASS PRODUCTS	1.426	0.532	1.021	2.98
507	PETROLEUM AND COAL PRODUCTS	0.479	0.323	0.344	1.15
512	RESINS, PAINT, INK AND ADHESIVES	0.761	0.399	0.547	1.71
514	PHARMACEUTICALS AND MEDICINES	0.390	0.267	0.280	0.94
517	SOAP AND TOILETRIES	0.725	0.392	0.521	1.64
524	CHEMICAL INDUSTRIES	0.873	0.422	0.626	1.92
529	JEWELRY AND INSTRUMENTS	0.415	0.283	0.299	1.00
533	SIGNS AND DISPLAYS	1.498	0.547	1.072	3.12
538	SPORTING GOODS AND TOYS	2.052	0.658	1.468	4.18
542	OTHER MANUFACTURED PRODUCTS	0.955	0.437	0.685	2.08
CLASS D	**MANUFACTURING**	**1.174**	**0.466**	**0.840**	**2.48**

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Premium Rates MANUAL

SECTION 6E

Class E – Transportation and Storage

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Workplace Safety & Insurance Board

Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$303,453,408	$67,700	$34,397	8,822	403	4.57%
2006	$338,784,664	$69,400	$33,760	10,035	362	3.61%
2007	$381,556,982	$71,800	$38,678	9,865	404	4.10%
2008	$428,014,971	$73,300	$39,085	10,951	387	3.53%
2009	$422,675,800	$74,600	$36,478	11,587	342	2.95%
2010	$456,674,796	$77,600	$39,358	11,603	289	2.49%
2011	$488,616,797	$79,600	$41,896	11,663	275	2.36%
2012	$503,388,380	$81,700	$42,544	11,832	263	2.22%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$325,469,929	$67,700	$30,441	10,692	512	4.79%
2006	$347,325,894	$69,400	$28,681	12,110	484	4.00%
2007	$349,585,499	$71,800	$30,137	11,600	633	5.46%
2008	$370,421,495	$73,300	$33,819	10,953	572	5.22%
2009	$366,963,468	$74,600	$33,710	10,886	484	4.45%
2010	$371,220,606	$77,600	$31,213	11,893	410	3.45%
2011	$397,185,535	$79,600	$33,226	11,954	424	3.55%
2012	$409,193,021	$81,700	$33,740	12,128	441	3.64%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$587,503,073	$67,700	$32,360	18,155	1,743	9.60%
2006	$682,083,959	$69,400	$32,940	20,707	1,723	8.32%
2007	$727,383,126	$71,800	$33,500	21,713	1,847	8.51%
2008	$796,876,031	$73,300	$33,537	23,761	1,915	8.06%
2009	$792,446,383	$74,600	$32,317	24,521	1,774	7.23%
2010	$852,682,887	$77,600	$35,592	23,957	1,543	6.44%
2011	$853,599,983	$79,600	$35,449	24,080	1,500	6.23%
2012	$879,405,529	$81,700	$35,997	24,430	1,466	6.00%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$3,697,443,861	$67,700	$42,345	87,318	7,936	9.09%
2006	$3,842,511,717	$69,400	$42,985	89,391	7,138	7.99%
2007	$3,966,294,862	$71,800	$43,405	91,378	7,397	8.09%
2008	$4,029,074,556	$73,300	$43,945	91,684	7,159	7.81%
2009	$3,557,842,889	$74,600	$42,464	83,785	5,536	6.61%
2010	$3,630,094,547	$77,600	$44,969	80,725	5,191	6.43%
2011	$3,633,998,867	$79,600	$44,787	81,139	5,047	6.22%
2012	$3,743,859,840	$81,700	$45,480	82,319	4,931	5.99%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$682,068,629	$67,700	$33,422	20,408	2,195	10.76%
2006	$720,869,258	$69,400	$34,601	20,834	2,023	9.71%
2007	$751,195,106	$71,800	$35,821	20,971	2,029	9.68%
2008	$781,648,948	$73,300	$36,001	21,712	1,987	9.15%
2009	$741,761,375	$74,600	$36,869	20,119	1,630	8.10%
2010	$797,078,716	$77,600	$39,188	20,340	1,476	7.26%
2011	$797,936,007	$79,600	$39,030	20,444	1,435	7.02%
2012	$822,058,752	$81,700	$39,633	20,742	1,402	6.76%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$325,554,721	$67,700	$38,126	8,539	703	8.23%
2006	$360,032,613	$69,400	$38,626	9,321	660	7.08%
2007	$379,992,944	$71,800	$39,719	9,567	717	7.49%
2008	$419,120,782	$73,300	$41,604	10,074	739	7.34%
2009	$397,195,358	$74,600	$39,735	9,996	638	6.38%
2010	$397,848,539	$77,600	$43,652	9,114	580	6.36%
2011	$398,276,442	$79,600	$43,476	9,161	576	6.29%
2012	$410,316,907	$81,700	$44,149	9,294	575	6.19%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$297,159,097	$67,700	$22,498	13,208	640	4.85%
2006	$301,075,098	$69,400	$22,220	13,550	563	4.15%
2007	$317,414,217	$71,800	$22,642	14,019	594	4.24%
2008	$327,857,257	$73,300	$22,721	14,430	602	4.17%
2009	$332,627,354	$74,600	$22,761	14,614	490	3.35%
2010	$353,162,909	$77,600	$24,969	14,144	448	3.17%
2011	$353,542,751	$79,600	$24,868	14,217	426	3.00%
2012	$364,230,853	$81,700	$25,253	14,423	407	2.82%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$108,983,735	$67,700	$59,848	1,821	338	18.56%
2006	$116,654,475	$69,400	$63,159	1,847	333	18.03%
2007	$128,205,588	$71,800	$64,522	1,987	390	19.63%
2008	$140,009,483	$73,300	$66,073	2,119	377	17.79%
2009	$137,543,600	$74,600	$67,889	2,026	348	17.18%
2010	$150,204,604	$77,600	$71,288	2,107	318	15.09%
2011	$150,366,155	$79,600	$71,001	2,118	329	15.53%
2012	$154,911,939	$81,700	$72,099	2,149	342	15.92%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS E: TRANSPORTATION AND STORAGE

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$6,327,636,452	$67,700	$37,450	168,963	14,470	8.56%
2006	$6,709,337,679	$69,400	$37,736	177,795	13,286	7.47%
2007	$7,001,628,323	$71,800	$38,662	181,100	14,011	7.74%
2008	$7,293,023,523	$73,300	$39,277	185,684	13,738	7.40%
2009	$6,749,056,227	$74,600	$38,016	177,534	11,242	6.33%
2010	$7,008,967,604	$77,600	$40,309	173,883	10,255	5.90%
2011	$7,073,522,537	$79,600	$40,472	174,775	10,012	5.73%
2012	$7,287,365,221	$81,700	$41,098	177,316	9,827	5.54%

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
551	AIR TRANSPORT INDUSTRIES	103%	19,697	2.04
553	AIR TRANSPORT SERVICES	46%	8,783	1.89
560	WAREHOUSING	52%	10,062	3.35
570	GENERAL TRUCKING	139%	26,596	6.56
577	COURIER SERVICES	45%	8,550	2.95
580	MISCELLANEOUS TRANSPORT INDUSTRIES	100%	19,192	4.99
584	SCHOOL BUSES	68%	13,115	2.97
590	AMBULANCE SERVICES	79%	15,072	6.30
CLASS E	**TRANSPORTATION AND STORAGE**		**19,178**	**4.92**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.320**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.046**
B.3 Prevention	Infrastructure Health and Safety Association	**0.000**
B.4 TOTAL OVERHEAD EXPENSES		**0.366**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.309**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.044**
B.3 Prevention	Infrastructure Health and Safety Association	**0.000**
B.4 TOTAL OVERHEAD EXPENSES		**0.353**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.407**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.013
	Other Prevention	0.009
	Sub-Total	**0.137**
B.3 Prevention	Infrastructure Health and Safety Association	**0.081**
B.4 TOTAL OVERHEAD EXPENSES		**0.625**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.671**
B.2 Legislative Obligations		
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Total Grants	0.007
	Total Other SWA	0.021
	Other Prevention	0.015
	Sub-Total	**0.096**
B.3 Prevention	Infrastructure Health and Safety Association	**0.115**
B.4 TOTAL OVERHEAD EXPENSES		**0.882**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.376**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.127**
B.3 Prevention	Infrastructure Health and Safety Association	**0.077**
B.4 TOTAL OVERHEAD EXPENSES		**0.580**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.556**
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.017
	Other Prevention	0.013
	Sub-Total	**0.080**
B.3 Prevention	Public Services Health and Safety Association	**0.000**
B.4 TOTAL OVERHEAD EXPENSES		**0.636**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.377**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.127**
B.3 Prevention	Infrastructure Health and Safety Association	**0.078**
B.4 TOTAL OVERHEAD EXPENSES		**0.582**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.638**
B.2 Legislative Obligations		
	WSIAT	0.027
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.125
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Total Grants	0.007
	Total Other SWA	0.020
	Other Prevention	0.015
	Sub-Total	**0.216**
B.3 Prevention	Public Services Health and Safety Association	**0.053**
B.4 TOTAL OVERHEAD EXPENSES		**0.907**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS E: TRANSPORTATION AND STORAGE

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.540**
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.024
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.017
	Other Prevention	0.012
	Sub-Total	**0.101**
B.3 Prevention		**0.082**
B.4 TOTAL OVERHEAD EXPENSES		**0.723**

2012 PREMIUM RATE COMPONENTS

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.045	1.045	51%	0.866	0.866	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.320			0.276		
2. Legislative Obligations	0.046			0.027		
3. Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	0.366	0.366	18%	0.303	0.303	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.419			0.649		
2. (Gain)/Loss	0.145			0.133		
3. Bad Debts & Experience Rating	0.063			0.045		
4. TOTAL PAST CLAIMS COST	0.627	0.627	31%	0.827	0.827	41%
D. TOTAL PREMIUM RATE (A+B+C)		**2.04**	100%		**2.00**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.961	0.961	51%	0.801	0.801	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.309			0.265		
2. Legislative Obligations	0.044			0.026		
3. Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	0.353	0.353	19%	0.291	0.291	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.386			0.597		
2. (Gain)/Loss	0.133			0.122		
3. Bad Debts & Experience Rating	0.058			0.037		
4. TOTAL PAST CLAIMS COST	0.577	0.577	31%	0.756	0.756	41%
D. TOTAL PREMIUM RATE (A+B+C)		**1.89**	100%		**1.85**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.703	1.703	51%	1.402	1.402	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.407			0.347		
2. Legislative Obligations	0.137			0.118		
3. Prevention	0.081			0.091		
4. TOTAL OVERHEAD EXPENSES	0.625	0.625	19%	0.556	0.556	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.684			1.044		
2. (Gain)/Loss	0.236			0.213		
3. Bad Debts & Experience Rating	0.104			0.066		
4. TOTAL PAST CLAIMS COST	1.024	1.024	31%	1.323	1.323	40%
D. TOTAL PREMIUM RATE (A+B+C)		**3.35**	100%		**3.28**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

	Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A.	**A. NEW CLAIMS COST**						
1	1. New Claims Cost	3.555	3.555	54%	2.918	2.918	45%
B.	**B. OVERHEAD EXPENSES**						
1	1. WSIB Administrative	0.671			0.574		
2	2. Legislative Obligations	0.096			0.055		
3	3. Prevention	0.115			0.127		
4	4. TOTAL OVERHEAD EXPENSES	0.882	0.882	13%	0.756	0.756	12%
C.	**C. PAST CLAIMS COST**						
	1. Unfunded Liability	1.425			2.175		
	2. (Gain)/Loss	0.491			0.444		
	3. Bad Debts & Experience Rating	0.203			0.137		
	4. TOTAL PAST CLAIMS COST	2.119	2.119	32%	2.756	2.756	43%
D.	**D. TOTAL PREMIUM RATE (A+B+C)**		**6.56**	100%		**6.43**	100%

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2012 PREMIUM RATE COMPONENTS

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.480	1.480	50%	1.220	1.220	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.376			0.321		
2. Legislative Obligations	0.127			0.110		
3. Prevention	0.077			0.086		
4. TOTAL OVERHEAD EXPENSES	0.580	0.580	20%	0.517	0.517	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.595			0.910		
2. (Gain)/Loss	0.205			0.186		
3. Bad Debts & Experience Rating	0.091			0.058		
4. TOTAL PAST CLAIMS COST	0.891	0.891	30%	1.154	1.154	40%
D. TOTAL PREMIUM RATE (A+B+C)		**2.95**	100%		**2.89**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

	Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A.	**A. NEW CLAIMS COST**						
	1. New Claims Cost	2.730	2.730	55%	2.244	2.244	46%
B.	**B. OVERHEAD EXPENSES**						
	1. WSIB Administrative	0.556			0.476		
	2. Legislative Obligations	0.080			0.046		
	3. Prevention	0.000			0.000		
	4. TOTAL OVERHEAD EXPENSES	0.636	0.636	13%	0.522	0.522	11%
C.	**C. PAST CLAIMS COST**						
	1. Unfunded Liability	1.094			1.672		
	2. (Gain)/Loss	0.377			0.342		
	3. Bad Debts & Experience Rating	0.154			0.105		
	4. TOTAL PAST CLAIMS COST	1.625	1.625	33%	2.119	2.119	43%
D.	**D. TOTAL PREMIUM RATE (A+B+C)**		**4.99**	100%		**4.89**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.487	1.487	50%	1.224	1.224	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.377			0.322		
2. Legislative Obligations	0.127			0.110		
3. Prevention	0.078			0.087		
4. TOTAL OVERHEAD EXPENSES	0.582	0.582	20%	0.519	0.519	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.598			0.917		
2. (Gain)/Loss	0.206			0.187		
3. Bad Debts & Experience Rating	0.092			0.064		
4. TOTAL PAST CLAIMS COST	0.896	0.896	30%	1.168	1.168	40%
D. TOTAL PREMIUM RATE (A+B+C)		**2.97**	100%		**2.91**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.377	3.377	54%	2.767	2.767	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.638			0.544		
2. Legislative Obligations	0.216			0.186		
3. Prevention	0.053			0.055		
4. TOTAL OVERHEAD EXPENSES	0.907	0.907	14%	0.785	0.785	13%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.354			2.068		
2. (Gain)/Loss	0.467			0.423		
3. Bad Debts & Experience Rating	0.195			0.139		
4. TOTAL PAST CLAIMS COST	2.016	2.016	32%	2.630	2.630	43%
D. TOTAL PREMIUM RATE (A+B+C)		**6.30**	100%		**6.18**	100%

2012 PREMIUM RATE COMPONENTS

CLASS E: TRANSPORTATION AND STORAGE

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.625	2.625	53%	2.163	2.163	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.540			0.462		
2. Legislative Obligations	0.101			0.070		
3. Prevention	0.082			0.092		
4. TOTAL OVERHEAD EXPENSES	0.723	0.723	15%	0.624	0.624	13%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.053			1.613		
2. (Gain)/Loss	0.363			0.330		
3. Bad Debts & Experience Rating	0.152			0.103		
4. TOTAL PAST CLAIMS COST	1.568	1.568	32%	2.046	2.046	42%
D. TOTAL PREMIUM RATE (A+B+C)		**4.92**	100%		**4.83**	100%

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	1.045	0.366	0.627	2.04
553	AIR TRANSPORT SERVICES	0.961	0.353	0.577	1.89
560	WAREHOUSING	1.703	0.625	1.024	3.35
570	GENERAL TRUCKING	3.555	0.882	2.119	6.56
577	COURIER SERVICES	1.480	0.580	0.891	2.95
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.730	0.636	1.625	4.99
584	SCHOOL BUSES	1.487	0.582	0.896	2.97
590	AMBULANCE SERVICES	3.377	0.907	2.016	6.30
CLASS E	**TRANSPORTATION AND STORAGE**	**2.625**	**0.723**	**1.568**	**4.92**

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Premium Rates MANUAL

SECTION 6F

Class F – Retail and Wholesale Trades

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Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$3,339,509,902	$67,700	$25,980	128,541	11,172	8.69%
2006	$3,532,169,600	$69,400	$26,140	135,124	10,477	7.75%
2007	$3,730,899,591	$71,800	$27,760	134,398	10,178	7.57%
2008	$3,992,301,584	$73,300	$27,280	146,345	10,022	6.85%
2009	$4,036,585,963	$74,600	$26,979	149,619	9,324	6.23%
2010	$4,306,495,966	$77,600	$28,623	150,455	8,937	5.94%
2011	$4,308,132,523	$79,600	$28,241	152,551	8,600	5.64%
2012	$4,459,587,973	$81,700	$28,733	155,208	8,265	5.33%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$349,304,280	$67,700	$19,080	18,307	541	2.96%
2006	$367,038,204	$69,400	$20,100	18,261	507	2.78%
2007	$393,432,580	$71,800	$20,001	19,671	488	2.48%
2008	$409,812,847	$73,300	$22,022	18,609	507	2.72%
2009	$412,124,767	$74,600	$20,562	20,043	435	2.17%
2010	$386,049,561	$77,600	$20,770	18,587	326	1.75%
2011	$411,664,789	$79,600	$21,844	18,846	321	1.70%
2012	$426,137,156	$81,700	$22,224	19,174	315	1.64%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$111,230,286	$67,700	$19,439	5,722	201	3.51%
2006	$118,873,161	$69,400	$23,281	5,106	214	4.19%
2007	$129,847,816	$71,800	$20,940	6,201	211	3.40%
2008	$140,714,836	$73,300	$20,241	6,952	215	3.09%
2009	$145,000,511	$74,600	$21,174	6,848	191	2.79%
2010	$145,806,151	$77,600	$23,419	6,226	116	1.86%
2011	$145,861,560	$79,600	$23,106	6,313	112	1.77%
2012	$150,989,427	$81,700	$23,509	6,423	107	1.67%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$139,158,018	$67,700	$37,020	3,759	524	13.94%
2006	$140,161,850	$69,400	$38,815	3,611	447	12.38%
2007	$157,452,452	$71,800	$36,797	4,279	583	13.62%
2008	$164,035,705	$73,300	$40,403	4,060	613	15.10%
2009	$166,933,500	$74,600	$37,437	4,459	470	10.54%
2010	$166,644,854	$77,600	$41,976	3,970	456	11.49%
2011	$166,708,183	$79,600	$41,415	4,025	458	11.38%
2012	$172,568,927	$81,700	$42,137	4,095	460	11.23%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$254,292,658	$67,700	$32,757	7,763	412	5.31%
2006	$256,089,018	$69,400	$33,463	7,653	364	4.76%
2007	$244,623,175	$71,800	$32,521	7,522	363	4.83%
2008	$267,737,534	$73,300	$31,402	8,526	322	3.78%
2009	$280,380,835	$74,600	$32,885	8,526	276	3.24%
2010	$299,871,774	$77,600	$37,753	7,943	241	3.03%
2011	$300,878,021	$79,600	$37,428	8,039	231	2.87%
2012	$303,546,194	$81,700	$38,353	7,915	215	2.72%

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2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$2,413,639,784	$67,700	$39,901	60,490	6,353	10.50%
2006	$2,465,758,093	$69,400	$40,382	61,061	5,901	9.66%
2007	$2,527,125,580	$71,800	$40,461	62,458	5,641	9.03%
2008	$2,610,220,272	$73,300	$41,958	62,210	5,405	8.69%
2009	$2,525,102,557	$74,600	$42,089	59,995	4,587	7.65%
2010	$2,543,227,235	$77,600	$44,323	57,379	3,971	6.92%
2011	$2,544,193,714	$79,600	$43,731	58,178	3,821	6.57%
2012	$2,633,636,646	$81,700	$44,493	59,192	3,673	6.21%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$406,709,893	$67,700	$29,719	13,685	484	3.54%
2006	$413,830,744	$69,400	$30,718	13,472	466	3.46%
2007	$410,525,944	$71,800	$30,723	13,362	449	3.36%
2008	$416,040,214	$73,300	$31,854	13,061	382	2.92%
2009	$424,972,467	$74,600	$31,431	13,521	326	2.41%
2010	$426,876,447	$77,600	$36,886	11,573	278	2.40%
2011	$427,038,669	$79,600	$36,393	11,734	268	2.28%
2012	$442,051,516	$81,700	$37,027	11,939	257	2.15%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$8,748,274,276	$67,700	$24,200	361,492	12,875	3.56%
2006	$9,068,342,497	$69,400	$24,441	371,035	12,463	3.36%
2007	$9,311,814,611	$71,800	$25,600	363,741	12,197	3.35%
2008	$9,635,582,708	$73,300	$26,701	360,874	11,719	3.25%
2009	$9,178,382,918	$74,600	$26,331	348,578	9,442	2.71%
2010	$9,157,443,198	$77,600	$27,090	338,044	8,486	2.51%
2011	$9,765,059,455	$79,600	$28,490	342,752	8,525	2.49%
2012	$10,108,357,036	$81,700	$28,987	348,724	8,553	2.45%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,783,174,345	$67,700	$26,421	67,491	891	1.32%
2006	$1,857,960,469	$69,400	$28,320	65,606	815	1.24%
2007	$1,998,168,674	$71,800	$27,540	72,555	867	1.19%
2008	$2,126,767,298	$73,300	$28,021	75,899	908	1.20%
2009	$2,151,458,207	$74,600	$26,959	79,805	820	1.03%
2010	$2,195,946,477	$77,600	$27,555	79,693	747	0.94%
2011	$2,341,652,298	$79,600	$28,980	80,803	750	0.93%
2012	$2,423,974,743	$81,700	$29,485	82,211	753	0.92%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,286,407,967	$67,700	$21,500	59,832	1,700	2.84%
2006	$1,364,088,319	$69,400	$21,621	63,092	1,710	2.71%
2007	$1,413,026,090	$71,800	$23,540	60,026	1,903	3.17%
2008	$1,476,678,915	$73,300	$24,420	60,471	1,877	3.10%
2009	$1,449,772,433	$74,600	$24,429	59,347	1,508	2.54%
2010	$1,467,306,471	$77,600	$23,899	61,395	1,400	2.28%
2011	$1,564,665,444	$79,600	$25,135	62,250	1,466	2.36%
2012	$1,619,672,365	$81,700	$25,573	63,335	1,532	2.42%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,364,688,029	$67,700	$31,879	42,809	756	1.77%
2006	$1,418,814,435	$69,400	$34,239	41,438	651	1.57%
2007	$1,460,792,339	$71,800	$34,323	42,560	687	1.61%
2008	$1,486,791,751	$73,300	$37,261	39,902	719	1.80%
2009	$1,398,965,593	$74,600	$36,183	38,664	534	1.38%
2010	$1,444,846,560	$77,600	$35,590	40,597	485	1.19%
2011	$1,540,715,269	$79,600	$37,430	41,162	497	1.21%
2012	$1,594,880,205	$81,700	$38,082	41,880	510	1.22%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$2,500,627,335	$67,700	$36,280	68,925	772	1.12%
2006	$2,698,491,717	$69,400	$35,621	75,755	756	1.00%
2007	$2,957,220,789	$71,800	$34,359	86,068	729	0.85%
2008	$3,072,853,726	$73,300	$35,902	85,591	753	0.88%
2009	$2,928,624,792	$74,600	$36,790	79,604	612	0.77%
2010	$3,157,058,506	$77,600	$36,734	85,943	525	0.61%
2011	$3,366,536,199	$79,600	$38,634	87,140	505	0.58%
2012	$3,484,889,163	$81,700	$39,307	88,658	486	0.55%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,616,933,435	$67,700	$40,083	40,340	2,197	5.45%
2006	$1,664,428,765	$69,400	$40,319	41,281	2,144	5.19%
2007	$1,731,482,387	$71,800	$42,381	40,855	2,041	5.00%
2008	$1,819,115,097	$73,300	$43,002	42,303	2,110	4.99%
2009	$1,693,723,246	$74,600	$42,304	40,037	1,571	3.92%
2010	$1,689,926,516	$77,600	$42,707	39,570	1,371	3.46%
2011	$1,828,030,450	$79,600	$45,646	40,048	1,346	3.36%
2012	$1,844,241,343	$81,700	$46,775	39,428	1,279	3.24%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,006,856,549	$67,700	$27,179	37,045	3,263	8.81%
2006	$1,071,481,951	$69,400	$28,721	37,307	3,117	8.36%
2007	$1,142,403,770	$71,800	$28,800	39,667	3,123	7.87%
2008	$1,234,413,761	$73,300	$29,380	42,016	3,278	7.80%
2009	$1,221,115,982	$74,600	$29,393	41,545	2,936	7.07%
2010	$1,329,091,478	$77,600	$30,281	43,892	2,682	6.11%
2011	$1,330,520,971	$79,600	$30,159	44,117	2,671	6.05%
2012	$1,370,744,520	$81,700	$30,625	44,759	2,672	5.97%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$120,449,821	$67,700	$35,281	3,414	346	10.13%
2006	$127,102,397	$69,400	$36,863	3,448	342	9.92%
2007	$138,249,701	$71,800	$34,562	4,000	318	7.95%
2008	$141,199,785	$73,300	$38,039	3,712	294	7.92%
2009	$125,408,146	$74,600	$41,212	3,043	132	4.34%
2010	$126,980,187	$77,600	$40,647	3,124	147	4.71%
2011	$127,406,281	$79,600	$40,296	3,162	141	4.46%
2012	$128,536,114	$81,700	$41,293	3,113	131	4.21%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$195,805,183	$67,700	$34,304	5,708	801	14.03%
2006	$218,764,493	$69,400	$34,118	6,412	894	13.94%
2007	$250,493,894	$71,800	$36,404	6,881	963	14.00%
2008	$269,906,083	$73,300	$37,187	7,258	901	12.41%
2009	$252,234,907	$74,600	$35,081	7,190	638	8.87%
2010	$286,181,778	$77,600	$37,210	7,691	628	8.17%
2011	$286,489,579	$79,600	$37,060	7,730	599	7.75%
2012	$295,150,568	$81,700	$37,633	7,843	574	7.32%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS F: RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$25,637,061,760	$67,700	$27,706	925,323	43,288	4.68%
2006	$26,783,395,713	$69,400	$28,203	949,662	41,268	4.35%
2007	$27,997,559,391	$71,800	$29,036	964,244	40,741	4.23%
2008	$29,264,172,115	$73,300	$29,929	977,789	40,025	4.09%
2009	$28,390,786,823	$74,600	$29,548	960,824	33,802	3.52%
2010	$29,129,753,159	$77,600	$30,468	956,082	30,796	3.22%
2011	$30,455,553,403	$79,600	$31,435	968,851	30,311	3.13%
2012	$31,458,963,897	$81,700	$31,974	983,896	29,782	3.03%

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
604	FOOD, SALES	74%	6,952	2.48
606	GROCERY AND CONVENIENCE STORES	158%	14,812	2.15
607	SPECIALTY FOOD STORES	295%	27,614	3.64
608	BEER STORES	88%	8,260	4.07
612	AGRICULTURAL PRODUCTS, SALES	189%	17,711	2.42
630	VEHICLE SERVICES AND REPAIRS	142%	13,286	3.46
633	PETROLEUM PRODUCTS, SALES	243%	22,714	2.54
636	OTHER SALES	86%	8,069	1.43
638	PHARMACIES	105%	9,865	0.69
641	CLOTHING STORES	86%	7,998	1.56
657	AUTOMOBILE AND TRUCK DEALERS	118%	11,057	0.79
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	166%	15,534	0.49
670	MACHINERY AND OTHER VEHICLES, SALES	138%	12,878	1.80
681	LUMBER AND BUILDERS SUPPLY	84%	7,852	2.94
685	METAL PRODUCTS, WHOLESALE	177%	16,551	3.17
689	WASTE MATERIALS RECYCLING	182%	17,013	6.02
CLASS F	**RETAIL AND WHOLESALE TRADES**		**9,354**	**1.76**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.349**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.068
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.118**
B.3 Prevention	Workplace Safety and Prevention Services	**0.042**
B.4 TOTAL OVERHEAD EXPENSES		**0.509**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.322
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.109**
B.3 Prevention	Workplace Safety and Prevention Services	0.038
B.4 TOTAL OVERHEAD EXPENSES		**0.469**

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2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.441**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.149**
B.3 Prevention	Workplace Safety and Prevention Services	**0.054**
B.4 TOTAL OVERHEAD EXPENSES		**0.644**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.475
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.015
	Other Prevention	0.011
	Sub-Total	**0.161**
B.3 Prevention	Workplace Safety and Prevention Services	**0.059**
B.4 TOTAL OVERHEAD EXPENSES		**0.695**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.344**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.116**
B.3 Prevention	Workplace Safety and Prevention Services	**0.041**
B.4 TOTAL OVERHEAD EXPENSES		**0.501**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.427
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.013
	Other Prevention	0.010
	Sub-Total	**0.144**
B.3 Prevention	Workplace Safety and Prevention Services	**0.052**
B.4 TOTAL OVERHEAD EXPENSES		**0.623**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.354**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.011
	Other Prevention	0.008
	Sub-Total	**0.119**
B.3 Prevention	Workplace Safety and Prevention Services	**0.042**
B.4 TOTAL OVERHEAD EXPENSES		**0.515**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.266
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.008
	Other Prevention	0.006
	Sub-Total	**0.089**
B.3 Prevention	Workplace Safety and Prevention Services	**0.030**
B.4 TOTAL OVERHEAD EXPENSES		**0.385**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.144**
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.028
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.002
	Total Other SWA	0.004
	Other Prevention	0.003
	Sub-Total	**0.048**
B.3 Prevention	Workplace Safety and Prevention Services	**0.023**
B.4 TOTAL OVERHEAD EXPENSES		**0.215**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.276
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.009
	Other Prevention	0.006
	Sub-Total	**0.093**
B.3 Prevention	Workplace Safety and Prevention Services	**0.032**
B.4 TOTAL OVERHEAD EXPENSES		**0.401**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.167**
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.032
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.002
	Total Other SWA	0.005
	Other Prevention	0.004
	Sub-Total	**0.056**
B.3 Prevention	Workplace Safety and Prevention Services	**0.024**
B.4 TOTAL OVERHEAD EXPENSES		**0.247**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.102
B.2 Legislative Obligations		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.020
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.001
	Total Other SWA	0.003
	Other Prevention	0.002
	Sub-Total	**0.034**
B.3 Prevention	Workplace Safety and Prevention Services	**0.022**
B.4 TOTAL OVERHEAD EXPENSES		**0.158**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.295**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.009
	Other Prevention	0.007
	Sub-Total	**0.099**
B.3 Prevention	Workplace Safety and Prevention Services	**0.034**
B.4 TOTAL OVERHEAD EXPENSES		**0.428**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.383
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.129**
B.3 Prevention	Infrastructure Health and Safety Association	**0.078**
B.4 TOTAL OVERHEAD EXPENSES		**0.590**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.404**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.013
	Other Prevention	0.009
	Sub-Total	**0.136**
B.3 Prevention	Workplace Safety and Prevention Services	**0.049**
B.4 TOTAL OVERHEAD EXPENSES		**0.589**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.628
B.2 Legislative Obligations		
	WSIAT	0.026
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.123
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.007
	Total Other SWA	0.019
	Other Prevention	0.014
	Sub-Total	**0.213**
B.3 Prevention	Infrastructure Health and Safety Association	**0.110**
B.4 TOTAL OVERHEAD EXPENSES		**0.951**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS F: RETAIL AND WHOLESALE TRADES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.275**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.008
	Other Prevention	0.006
	Sub-Total	**0.092**
B.3 Prevention		**0.036**
B.4 TOTAL OVERHEAD EXPENSES		**0.403**

2012 PREMIUM RATE COMPONENTS

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.308	1.308	53%	1.080	1.080	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.349			0.296		
2. Legislative Obligations	0.118			0.101		
3. Prevention	0.042			0.042		
4. TOTAL OVERHEAD EXPENSES	0.509	0.509	21%	0.439	0.439	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.516			0.782		
2. (Gain)/Loss	0.118			0.109		
3. Bad Debts & Experience Rating	0.033			0.019		
4. TOTAL PAST CLAIMS COST	0.667	0.667	27%	0.910	0.910	37%
D. TOTAL PREMIUM RATE (A+B+C)		**2.48**	100%		**2.43**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.111	1.111	52%	0.927	0.927	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.322			0.275		
2. Legislative Obligations	0.109			0.094		
3. Prevention	0.038			0.039		
4. TOTAL OVERHEAD EXPENSES	0.469	0.469	22%	0.408	0.408	19%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.438			0.670		
2. (Gain)/Loss	0.101			0.094		
3. Bad Debts & Experience Rating	0.029			0.014		
4. TOTAL PAST CLAIMS COST	0.568	0.568	26%	0.778	0.778	37%
D. TOTAL PREMIUM RATE (A+B+C)		**2.15**	100%		**2.11**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.986	1.986	55%	1.635	1.635	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.441			0.373		
2. Legislative Obligations	0.149			0.128		
3. Prevention	0.054			0.055		
4. TOTAL OVERHEAD EXPENSES	0.644	0.644	18%	0.556	0.556	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.783			1.183		
2. (Gain)/Loss	0.180			0.165		
3. Bad Debts & Experience Rating	0.048			0.027		
4. TOTAL PAST CLAIMS COST	1.011	1.011	28%	1.375	1.375	39%
D. TOTAL PREMIUM RATE (A+B+C)		**3.64**	100%		**3.57**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

	Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A	**A. NEW CLAIMS COST**						
	1. New Claims Cost	2.235	2.235	55%	1.843	1.843	46%
B	**B. OVERHEAD EXPENSES**						
	1. WSIB Administrative	0.475			0.402		
	2. Legislative Obligations	0.161			0.138		
	3. Prevention	0.059			0.059		
	4. TOTAL OVERHEAD EXPENSES	0.695	0.695	17%	0.599	0.599	15%
C	**C. PAST CLAIMS COST**						
	1. Unfunded Liability	0.881			1.334		
	2. (Gain)/Loss	0.202			0.187		
	3. Bad Debts & Experience Rating	0.054			0.031		
	4. TOTAL PAST CLAIMS COST	1.137	1.137	28%	1.552	1.552	39%
D	**D. TOTAL PREMIUM RATE (A+B+C)**		**4.07**	100%		**3.99**	100%

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2012 PREMIUM RATE COMPONENTS

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.273	1.273	53%	1.053	1.053	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.344			0.292		
2. Legislative Obligations	0.116			0.100		
3. Prevention	0.041			0.042		
4. TOTAL OVERHEAD EXPENSES	0.501	0.501	21%	0.434	0.434	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.502			0.762		
2. (Gain)/Loss	0.115			0.107		
3. Bad Debts & Experience Rating	0.033			0.018		
4. TOTAL PAST CLAIMS COST	0.650	0.650	27%	0.887	0.887	37%
D. TOTAL PREMIUM RATE (A+B+C)		**2.42**	100%		**2.37**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.881	1.881	54%	1.549	1.549	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.427			0.362		
2. Legislative Obligations	0.144			0.124		
3. Prevention	0.052			0.053		
4. TOTAL OVERHEAD EXPENSES	0.623	0.623	18%	0.539	0.539	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.741			1.121		
2. (Gain)/Loss	0.170			0.157		
3. Bad Debts & Experience Rating	0.046			0.026		
4. TOTAL PAST CLAIMS COST	0.957	0.957	28%	1.304	1.304	38%
D. TOTAL PREMIUM RATE (A+B+C)		**3.46**	100%		**3.39**	100%

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2012 PREMIUM RATE COMPONENTS

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.340	1.340	53%	1.107	1.107	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.354			0.300		
2. Legislative Obligations	0.119			0.102		
3. Prevention	0.042			0.043		
4. TOTAL OVERHEAD EXPENSES	0.515	0.515	20%	0.445	0.445	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.528			0.802		
2. (Gain)/Loss	0.121			0.112		
3. Bad Debts & Experience Rating	0.034			0.019		
4. TOTAL PAST CLAIMS COST	0.683	0.683	27%	0.933	0.933	37%
D. TOTAL PREMIUM RATE (A+B+C)		**2.54**	100%		**2.49**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.693	0.693	48%	0.578	0.578	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.266			0.226		
2. Legislative Obligations	0.089			0.077		
3. Prevention	0.030			0.031		
4. TOTAL OVERHEAD EXPENSES	0.385	0.385	27%	0.334	0.334	24%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.274			0.419		
2. (Gain)/Loss	0.063			0.059		
3. Bad Debts & Experience Rating	0.019			0.011		
4. TOTAL PAST CLAIMS COST	0.356	0.356	25%	0.489	0.489	35%
D. TOTAL PREMIUM RATE (A+B+C)		**1.43**	100%		**1.40**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.311	0.311	45%	0.267	0.267	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.144			0.119		
2. Legislative Obligations	0.048			0.040		
3. Prevention	0.023			0.024		
4. TOTAL OVERHEAD EXPENSES	0.215	0.215	31%	0.183	0.183	27%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.123			0.193		
2. (Gain)/Loss	0.028			0.027		
3. Bad Debts & Experience Rating	0.009			0.005		
4. TOTAL PAST CLAIMS COST	0.160	0.160	23%	0.225	0.225	33%
D. TOTAL PREMIUM RATE (A+B+C)		**0.69**	100%		**0.68**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.768	0.768	49%	0.641	0.641	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.276			0.235		
2. Legislative Obligations	0.093			0.080		
3. Prevention	0.032			0.032		
4. TOTAL OVERHEAD EXPENSES	0.401	0.401	26%	0.347	0.347	23%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.303			0.464		
2. (Gain)/Loss	0.070			0.065		
3. Bad Debts & Experience Rating	0.021			0.010		
4. TOTAL PAST CLAIMS COST	0.394	0.394	25%	0.539	0.539	35%
D. TOTAL PREMIUM RATE (A+B+C)		**1.56**	100%		**1.53**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.359	0.359	45%	0.311	0.311	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.167			0.139		
2. Legislative Obligations	0.056			0.047		
3. Prevention	0.024			0.025		
4. TOTAL OVERHEAD EXPENSES	0.247	0.247	31%	0.211	0.211	27%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.142			0.225		
2. (Gain)/Loss	0.033			0.031		
3. Bad Debts & Experience Rating	0.010			0.005		
4. TOTAL PAST CLAIMS COST	0.185	0.185	23%	0.261	0.261	33%
D. TOTAL PREMIUM RATE (A+B+C)		**0.79**	100%		**0.78**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.220	0.220	45%	0.188	0.188	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.102			0.084		
2. Legislative Obligations	0.034			0.028		
3. Prevention	0.022			0.022		
4. TOTAL OVERHEAD EXPENSES	0.158	0.158	32%	0.134	0.134	28%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.087			0.136		
2. (Gain)/Loss	0.020			0.019		
3. Bad Debts & Experience Rating	0.007			0.004		
4. TOTAL PAST CLAIMS COST	0.114	0.114	23%	0.159	0.159	33%
D. TOTAL PREMIUM RATE (A+B+C)		**0.49**	100%		**0.48**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.906	0.906	50%	0.755	0.755	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.295			0.251		
2. Legislative Obligations	0.099			0.085		
3. Prevention	0.034			0.035		
4. TOTAL OVERHEAD EXPENSES	0.428	0.428	24%	0.371	0.371	21%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.358			0.547		
2. (Gain)/Loss	0.082			0.076		
3. Bad Debts & Experience Rating	0.024			0.014		
4. TOTAL PAST CLAIMS COST	0.464	0.464	26%	0.637	0.637	36%
D. TOTAL PREMIUM RATE (A+B+C)		**1.80**	100%		**1.76**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.554	1.554	53%	1.280	1.280	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.383			0.324		
2. Legislative Obligations	0.129			0.111		
3. Prevention	0.078			0.087		
4. TOTAL OVERHEAD EXPENSES	0.590	0.590	20%	0.522	0.522	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.613			0.926		
2. (Gain)/Loss	0.141			0.130		
3. Bad Debts & Experience Rating	0.040			0.022		
4. TOTAL PAST CLAIMS COST	0.794	0.794	27%	1.078	1.078	37%
D. TOTAL PREMIUM RATE (A+B+C)		**2.94**	100%		**2.88**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.712	1.712	54%	1.413	1.413	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.404			0.343		
2. Legislative Obligations	0.136			0.117		
3. Prevention	0.049			0.050		
4. TOTAL OVERHEAD EXPENSES	0.589	0.589	19%	0.510	0.510	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.675			1.023		
2. (Gain)/Loss	0.155			0.143		
3. Bad Debts & Experience Rating	0.043			0.024		
4. TOTAL PAST CLAIMS COST	0.873	0.873	28%	1.190	1.190	38%
D. TOTAL PREMIUM RATE (A+B+C)		**3.17**	100%		**3.11**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.358	3.358	56%	2.750	2.750	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.628			0.529		
2. Legislative Obligations	0.213			0.181		
3. Prevention	0.110			0.121		
4. TOTAL OVERHEAD EXPENSES	0.951	0.951	16%	0.831	0.831	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.323			1.991		
2. (Gain)/Loss	0.304			0.278		
3. Bad Debts & Experience Rating	0.081			0.047		
4. TOTAL PAST CLAIMS COST	1.708	1.708	28%	2.316	2.316	39%
D. TOTAL PREMIUM RATE (A+B+C)		**6.02**	100%		**5.90**	100%

2012 PREMIUM RATE COMPONENTS

CLASS F: RETAIL AND WHOLESALE TRADES

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.899	0.899	51%	0.754	0.754	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.275			0.234		
2. Legislative Obligations	0.092			0.080		
3. Prevention	0.036			0.037		
4. TOTAL OVERHEAD EXPENSES	0.403	0.403	23%	0.351	0.351	20%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.355			0.546		
2. (Gain)/Loss	0.081			0.076		
3. Bad Debts & Experience Rating	0.024			0.013		
4. TOTAL PAST CLAIMS COST	0.460	0.460	26%	0.635	0.635	36%
D. TOTAL PREMIUM RATE (A+B+C)		**1.76**	100%		**1.74**	100%

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
604	FOOD, SALES	1.308	0.509	0.667	2.48
606	GROCERY AND CONVENIENCE STORES	1.111	0.469	0.568	2.15
607	SPECIALTY FOOD STORES	1.986	0.644	1.011	3.64
608	BEER STORES	2.235	0.695	1.137	4.07
612	AGRICULTURAL PRODUCTS, SALES	1.273	0.501	0.650	2.42
630	VEHICLE SERVICES AND REPAIRS	1.881	0.623	0.957	3.46
633	PETROLEUM PRODUCTS, SALES	1.340	0.515	0.683	2.54
636	OTHER SALES	0.693	0.385	0.356	1.43
638	PHARMACIES	0.311	0.215	0.160	0.69
641	CLOTHING STORES	0.768	0.401	0.394	1.56
657	AUTOMOBILE AND TRUCK DEALERS	0.359	0.247	0.185	0.79
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.220	0.158	0.114	0.49
670	MACHINERY AND OTHER VEHICLES, SALES	0.906	0.428	0.464	1.80
681	LUMBER AND BUILDERS SUPPLY	1.554	0.590	0.794	2.94
685	METAL PRODUCTS, WHOLESALE	1.712	0.589	0.873	3.17
689	WASTE MATERIALS RECYCLING	3.358	0.951	1.708	6.02
CLASS F	**RETAIL AND WHOLESALE TRADES**	**0.899**	**0.403**	**0.460**	**1.76**

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Premium Rates MANUAL

SECTION 6G

Class G – Construction

wsib cspaat ONTARIO

Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,423,055,959	$67,700	$46,343	30,707	2,723	8.87%
2006	$1,547,489,256	$69,400	$47,083	32,867	2,706	8.23%
2007	$1,705,495,357	$71,800	$47,960	35,561	2,724	7.66%
2008	$1,883,760,697	$73,300	$49,603	37,977	2,841	7.48%
2009	$1,769,909,398	$74,600	$49,464	35,782	2,415	6.75%
2010	$1,917,721,918	$77,600	$50,344	38,092	2,174	5.71%
2011	$1,911,260,039	$79,600	$50,278	38,014	2,090	5.50%
2012	$1,976,852,140	$81,700	$48,212	41,003	2,161	5.27%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$2,290,344,636	$67,700	$47,400	48,320	5,134	10.63%
2006	$2,406,255,376	$69,400	$49,844	48,276	4,868	10.08%
2007	$2,570,043,341	$71,800	$50,023	51,377	4,923	9.58%
2008	$2,743,097,875	$73,300	$52,004	52,748	4,892	9.27%
2009	$2,571,014,417	$74,600	$51,647	49,781	3,882	7.80%
2010	$2,810,257,622	$77,600	$54,059	51,985	3,552	6.83%
2011	$2,800,788,291	$79,600	$53,987	51,879	3,414	6.58%
2012	$2,896,907,910	$81,700	$51,769	55,958	3,532	6.31%

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2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,368,106,880	$67,700	$45,880	29,819	2,327	7.80%
2006	$1,417,514,859	$69,400	$48,205	29,406	2,160	7.35%
2007	$1,502,126,962	$71,800	$48,431	31,016	2,238	7.22%
2008	$1,595,317,666	$73,300	$50,085	31,852	2,297	7.21%
2009	$1,544,566,097	$74,600	$50,569	30,544	1,996	6.53%
2010	$1,704,883,092	$77,600	$52,558	32,438	1,927	5.94%
2011	$1,699,138,387	$79,600	$52,488	32,372	1,892	5.84%
2012	$1,757,450,732	$81,700	$50,332	34,917	1,999	5.72%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,089,773,591	$67,700	$39,971	27,264	1,599	5.86%
2006	$1,146,401,687	$69,400	$40,489	28,314	1,486	5.25%
2007	$1,207,874,955	$71,800	$40,952	29,495	1,598	5.42%
2008	$1,293,314,980	$73,300	$42,279	30,590	1,590	5.20%
2009	$1,176,580,333	$74,600	$40,831	28,816	1,371	4.76%
2010	$1,220,508,815	$77,600	$43,895	27,805	1,149	4.13%
2011	$1,216,396,238	$79,600	$43,837	27,748	1,128	4.07%
2012	$1,258,141,465	$81,700	$42,036	29,930	1,192	3.98%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,206,412,739	$67,700	$40,963	29,451	2,330	7.91%
2006	$1,301,555,597	$69,400	$45,520	28,593	2,296	8.03%
2007	$1,437,644,982	$71,800	$45,896	31,324	2,231	7.12%
2008	$1,553,770,295	$73,300	$47,763	32,531	2,391	7.35%
2009	$1,519,416,062	$74,600	$47,229	32,171	2,080	6.47%
2010	$1,679,672,590	$77,600	$49,595	33,868	1,970	5.82%
2011	$1,674,012,833	$79,600	$49,529	33,799	1,934	5.72%
2012	$1,731,462,900	$81,700	$47,494	36,457	2,044	5.61%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$327,849,090	$67,700	$35,543	9,224	1,010	10.95%
2006	$366,394,431	$69,400	$36,432	10,057	989	9.83%
2007	$369,891,808	$71,800	$38,850	9,521	968	10.17%
2008	$407,118,603	$73,300	$38,009	10,711	1,048	9.78%
2009	$407,156,528	$74,600	$36,954	11,018	867	7.87%
2010	$381,025,055	$77,600	$41,068	9,278	701	7.56%
2011	$379,741,168	$79,600	$41,013	9,259	674	7.28%
2012	$392,773,419	$81,700	$39,328	9,987	697	6.98%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$393,316,227	$67,700	$54,802	7,177	810	11.29%
2006	$467,568,627	$69,400	$56,833	8,227	1,015	12.34%
2007	$504,208,475	$71,800	$59,918	8,415	1,071	12.73%
2008	$493,746,770	$73,300	$60,620	8,145	986	12.11%
2009	$493,486,314	$74,600	$60,655	8,136	809	9.94%
2010	$614,538,375	$77,600	$64,235	9,567	879	9.19%
2011	$612,467,652	$79,600	$64,150	9,547	881	9.23%
2012	$633,486,790	$81,700	$61,514	10,298	951	9.23%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$537,781,733	$67,700	$48,245	11,147	1,580	14.17%
2006	$567,392,034	$69,400	$48,309	11,745	1,556	13.25%
2007	$636,640,068	$71,800	$48,307	13,179	1,538	11.67%
2008	$637,124,188	$73,300	$45,692	13,944	1,563	11.21%
2009	$503,424,636	$74,600	$49,413	10,188	802	7.87%
2010	$583,641,228	$77,600	$51,000	11,444	750	6.55%
2011	$581,674,614	$79,600	$50,932	11,421	705	6.17%
2012	$601,636,973	$81,700	$48,839	12,319	714	5.80%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$368,061,545	$67,700	$48,685	7,560	641	8.48%
2006	$363,422,943	$69,400	$51,962	6,994	575	8.22%
2007	$369,870,362	$71,800	$51,407	7,195	610	8.48%
2008	$395,120,601	$73,300	$55,855	7,074	649	9.17%
2009	$334,279,899	$74,600	$53,708	6,224	502	8.07%
2010	$355,120,307	$77,600	$52,587	6,753	482	7.14%
2011	$353,923,708	$79,600	$52,517	6,739	493	7.32%
2012	$366,069,936	$81,700	$50,359	7,269	543	7.47%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$226,034,541	$67,700	$55,469	4,075	1,094	26.85%
2006	$256,913,259	$69,400	$56,131	4,577	1,069	23.36%
2007	$303,109,155	$71,800	$58,034	5,223	1,272	24.35%
2008	$373,569,246	$73,300	$61,972	6,028	1,512	25.08%
2009	$331,371,103	$74,600	$60,657	5,463	1,191	21.80%
2010	$335,954,736	$77,600	$63,568	5,285	1,143	21.63%
2011	$334,822,716	$79,600	$63,483	5,274	1,122	21.27%
2012	$346,313,421	$81,700	$60,875	5,689	1,186	20.85%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$583,763,961	$67,700	$40,746	14,327	1,638	11.43%
2006	$614,101,203	$69,400	$42,250	14,535	1,636	11.26%
2007	$666,835,677	$71,800	$45,409	14,685	1,641	11.17%
2008	$736,317,238	$73,300	$45,988	16,011	1,772	11.07%
2009	$710,192,951	$74,600	$46,974	15,119	1,267	8.38%
2010	$740,775,245	$77,600	$48,844	15,166	1,123	7.40%
2011	$738,279,159	$79,600	$48,780	15,135	1,103	7.29%
2012	$763,615,994	$81,700	$46,775	16,325	1,165	7.14%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,473,666,609	$67,700	$38,693	38,086	3,878	10.18%
2006	$1,561,902,223	$69,400	$38,149	40,942	3,524	8.61%
2007	$1,678,227,074	$71,800	$39,846	42,118	3,627	8.61%
2008	$1,811,010,238	$73,300	$40,261	44,982	3,807	8.46%
2009	$1,616,958,561	$74,600	$41,142	39,302	2,606	6.63%
2010	$1,668,770,151	$77,600	$42,054	39,682	2,536	6.39%
2011	$1,663,147,131	$79,600	$41,998	39,601	2,385	6.02%
2012	$1,720,224,300	$81,700	$40,272	42,715	2,414	5.65%

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2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS G: CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$11,288,167,511	$67,700	$43,896	257,157	24,764	9.63%
2006	$12,016,911,498	$69,400	$45,427	264,533	23,880	9.03%
2007	$12,951,968,217	$71,800	$46,405	279,109	24,441	8.76%
2008	$13,923,268,397	$73,300	$47,586	292,593	25,348	8.66%
2009	$12,978,356,298	$74,600	$47,619	272,544	19,788	7.26%
2010	$14,012,869,136	$77,600	$49,804	281,363	18,386	6.53%
2011	$13,965,651,936	$79,600	$49,737	280,787	17,821	6.35%
2012	$14,444,935,980	$81,700	$47,694	302,869	18,598	6.14%

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	64%	17,075	3.60
707	MECHANICAL AND SHEET METAL WORK	65%	17,446	4.06
711	ROADBUILDING AND EXCAVATING	90%	24,136	5.16
719	INSIDE FINISHING	156%	41,939	7.33
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	74%	19,845	4.44
728	ROOFING	168%	44,982	14.44
732	HEAVY CIVIL CONSTRUCTION	92%	24,693	6.86
737	MILLWRIGHTING AND WELDING	114%	30,589	6.73
741	MASONRY	172%	46,018	12.39
748	FORM WORK AND DEMOLITION	108%	28,951	17.86
751	SIDING AND OUTSIDE FINISHING	134%	35,890	10.00
764	HOMEBUILDING	129%	34,525	8.88
CLASS G	**CONSTRUCTION**		**26,803**	**6.41**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.436**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.013
	Other Prevention	0.010
	Sub-Total	**0.147**
B.3 Prevention	Infrastructure Health and Safety Association	**0.086**
B.4 TOTAL OVERHEAD EXPENSES		**0.669**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.473
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.015
	Other Prevention	0.011
	Sub-Total	**0.160**
B.3 Prevention	Infrastructure Health and Safety Association	**0.090**
B.4 TOTAL OVERHEAD EXPENSES		**0.723**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.560**
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.110
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.017
	Other Prevention	0.013
	Sub-Total	**0.190**
B.3 Prevention	Infrastructure Health and Safety Association	**0.102**
B.4 TOTAL OVERHEAD EXPENSES		**0.852**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.734**
B.2 Legislative Obligations		
	WSIAT	0.031
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.144
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Total Grants	0.008
	Total Other SWA	0.023
	Other Prevention	0.017
	Sub-Total	**0.249**
B.3 Prevention	Infrastructure Health and Safety Association	**0.124**
B.4 TOTAL OVERHEAD EXPENSES		**1.107**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.503**
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.016
	Other Prevention	0.012
	Sub-Total	**0.170**
B.3 Prevention	Infrastructure Health and Safety Association	**0.094**
B.4 TOTAL OVERHEAD EXPENSES		**0.767**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**1.301**
B.2 Legislative Obligations		
	WSIAT	0.055
	Office of Worker Advisor	0.026
	Office of Employer Advisor	0.009
	OHSA	0.256
	Mine Rescue	0.000
	Construction Certification Training	0.001
	Program Administration	0.001
	Institute of Work & Health	0.011
	Total Grants	0.014
	Total Other SWA	0.040
	Other Prevention	0.030
	Sub-Total	**0.442**
B.3 Prevention	Infrastructure Health and Safety Association	**0.198**
B.4 TOTAL OVERHEAD EXPENSES		**1.941**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.697**
B.2 Legislative Obligations		
	WSIAT	0.029
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.136
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Total Grants	0.007
	Total Other SWA	0.022
	Other Prevention	0.016
	Sub-Total	**0.236**
B.3 Prevention	Infrastructure Health and Safety Association	**0.119**
B.4 TOTAL OVERHEAD EXPENSES		**1.052**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.686**
B.2 Legislative Obligations		
	WSIAT	0.029
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.134
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Total Grants	0.007
	Total Other SWA	0.021
	Other Prevention	0.016
	Sub-Total	**0.232**
B.3 Prevention	Infrastructure Health and Safety Association	**0.118**
B.4 **TOTAL OVERHEAD EXPENSES**		**1.036**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**1.138**
B.2 Legislative Obligations		
	WSIAT	0.048
	Office of Worker Advisor	0.023
	Office of Employer Advisor	0.008
	OHSA	0.224
	Mine Rescue	0.000
	Construction Certification Training	0.001
	Program Administration	0.001
	Institute of Work & Health	0.010
	Total Grants	0.012
	Total Other SWA	0.035
	Other Prevention	0.026
	Sub-Total	**0.387**
B.3 Prevention	Infrastructure Health and Safety Association	**0.177**
B.4 TOTAL OVERHEAD EXPENSES		**1.702**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		1.575
B.2 Legislative Obligations		
	WSIAT	0.066
	Office of Worker Advisor	0.032
	Office of Employer Advisor	0.011
	OHSA	0.310
	Mine Rescue	0.000
	Construction Certification Training	0.001
	Program Administration	0.002
	Institute of Work & Health	0.014
	Total Grants	0.017
	Total Other SWA	0.049
	Other Prevention	0.036
	Sub-Total	**0.535**
B.3 Prevention	Infrastructure Health and Safety Association	**0.234**
B.4 TOTAL OVERHEAD EXPENSES		**2.344**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.947**
B.2 Legislative Obligations		
	WSIAT	0.040
	Office of Worker Advisor	0.019
	Office of Employer Advisor	0.006
	OHSA	0.186
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Total Grants	0.010
	Total Other SWA	0.029
	Other Prevention	0.022
	Sub-Total	**0.321**
B.3 Prevention	Infrastructure Health and Safety Association	**0.152**
B.4 TOTAL OVERHEAD EXPENSES		**1.420**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.858**
B.2 Legislative Obligations		
	WSIAT	0.036
	Office of Worker Advisor	0.017
	Office of Employer Advisor	0.006
	OHSA	0.168
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Total Grants	0.009
	Total Other SWA	0.027
	Other Prevention	0.020
	Sub-Total	**0.291**
B.3 Prevention	Infrastructure Health and Safety Association	**0.140**
B.4 TOTAL OVERHEAD EXPENSES		**1.289**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS G: CONSTRUCTION

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.660**
B.2 Legislative Obligations		
	WSIAT	0.028
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.129
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Total Grants	0.007
	Total Other SWA	0.020
	Other Prevention	0.015
	Sub-Total	**0.224**
B.3 Prevention		**0.115**
B.4 TOTAL OVERHEAD EXPENSES		**0.999**

2012 PREMIUM RATE COMPONENTS

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.895	1.895	53%	1.551	1.551	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.436			0.370		
2. Legislative Obligations	0.147			0.127		
3. Prevention	0.086			0.095		
4. TOTAL OVERHEAD EXPENSES	0.669	0.669	19%	0.592	0.592	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.768			1.167		
2. (Gain)/Loss	0.140			0.128		
3. Bad Debts & Experience Rating	0.130			0.088		
4. TOTAL PAST CLAIMS COST	1.038	1.038	29%	1.383	1.383	39%
D. TOTAL PREMIUM RATE (A+B+C)		**3.60**	100%		**3.53**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.159	2.159	53%	1.758	1.758	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.473			0.401		
2. Legislative Obligations	0.160			0.138		
3. Prevention	0.090			0.100		
4. TOTAL OVERHEAD EXPENSES	0.723	0.723	18%	0.639	0.639	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.875			1.328		
2. (Gain)/Loss	0.159			0.146		
3. Bad Debts & Experience Rating	0.146			0.108		
4. TOTAL PAST CLAIMS COST	1.180	1.180	29%	1.582	1.582	40%
D. TOTAL PREMIUM RATE (A+B+C)		**4.06**	100%		**3.98**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.787	2.787	54%	2.281	2.281	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.560			0.476		
2. Legislative Obligations	0.190			0.163		
3. Prevention	0.102			0.112		
4. TOTAL OVERHEAD EXPENSES	0.852	0.852	17%	0.751	0.751	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.129			1.714		
2. (Gain)/Loss	0.206			0.188		
3. Bad Debts & Experience Rating	0.187			0.127		
4. TOTAL PAST CLAIMS COST	1.522	1.522	29%	2.029	2.029	40%
D. TOTAL PREMIUM RATE (A+B+C)		**5.16**	100%		**5.06**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	4.033	4.033	55%	3.292	3.292	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.734			0.622		
2. Legislative Obligations	0.249			0.214		
3. Prevention	0.124			0.137		
4. TOTAL OVERHEAD EXPENSES	1.107	1.107	15%	0.973	0.973	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.632			2.473		
2. (Gain)/Loss	0.297			0.271		
3. Bad Debts & Experience Rating	0.265			0.183		
4. TOTAL PAST CLAIMS COST	2.194	2.194	30%	2.927	2.927	41%
D. TOTAL PREMIUM RATE (A+B+C)		**7.33**	100%		**7.19**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.378	2.378	54%	1.933	1.933	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.503			0.427		
2. Legislative Obligations	0.170			0.146		
3. Prevention	0.094			0.104		
4. TOTAL OVERHEAD EXPENSES	0.767	0.767	17%	0.677	0.677	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.963			1.460		
2. (Gain)/Loss	0.175			0.160		
3. Bad Debts & Experience Rating	0.160			0.118		
4. TOTAL PAST CLAIMS COST	1.298	1.298	29%	1.738	1.738	40%
D. TOTAL PREMIUM RATE (A+B+C)		**4.44**	100%		**4.35**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	8.102	8.102	56%	6.602	6.602	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.301			1.099		
2. Legislative Obligations	0.442			0.378		
3. Prevention	0.198			0.217		
4. TOTAL OVERHEAD EXPENSES	1.941	1.941	13%	1.694	1.694	12%
C. PAST CLAIMS COST						
1. Unfunded Liability	3.277			4.956		
2. (Gain)/Loss	0.597			0.543		
3. Bad Debts & Experience Rating	0.522			0.361		
4. TOTAL PAST CLAIMS COST	4.396	4.396	30%	5.860	5.860	41%
D. TOTAL PREMIUM RATE (A+B+C)		**14.44**	100%		**14.16**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.762	3.762	55%	3.071	3.071	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.697			0.590		
2. Legislative Obligations	0.236			0.203		
3. Prevention	0.119			0.132		
4. TOTAL OVERHEAD EXPENSES	1.052	1.052	15%	0.925	0.925	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.523			2.308		
2. (Gain)/Loss	0.277			0.253		
3. Bad Debts & Experience Rating	0.248			0.172		
4. TOTAL PAST CLAIMS COST	2.048	2.048	30%	2.733	2.733	41%
D. TOTAL PREMIUM RATE (A+B+C)		**6.86**	100%		**6.73**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.685	3.685	55%	3.010	3.010	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.686			0.581		
2. Legislative Obligations	0.232			0.200		
3. Prevention	0.118			0.130		
4. TOTAL OVERHEAD EXPENSES	1.036	1.036	15%	0.911	0.911	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.491			2.263		
2. (Gain)/Loss	0.272			0.248		
3. Bad Debts & Experience Rating	0.243			0.170		
4. TOTAL PAST CLAIMS COST	2.006	2.006	30%	2.681	2.681	41%
D. TOTAL PREMIUM RATE (A+B+C)		**6.73**	100%		**6.60**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	6.928	6.928	56%	5.656	5.656	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.138			0.962		
2. Legislative Obligations	0.387			0.331		
3. Prevention	0.177			0.194		
4. TOTAL OVERHEAD EXPENSES	1.702	1.702	14%	1.487	1.487	12%
C. PAST CLAIMS COST						
1. Unfunded Liability	2.802			4.242		
2. (Gain)/Loss	0.511			0.465		
3. Bad Debts & Experience Rating	0.448			0.303		
4. TOTAL PAST CLAIMS COST	3.761	3.761	30%	5.010	5.010	41%
D. TOTAL PREMIUM RATE (A+B+C)		**12.39**	100%		**12.15**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	10.064	10.064	56%	8.193	8.193	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.575			1.329		
2. Legislative Obligations	0.535			0.458		
3. Prevention	0.234			0.256		
4. TOTAL OVERHEAD EXPENSES	2.344	2.344	13%	2.043	2.043	12%
C. PAST CLAIMS COST						
1. Unfunded Liability	4.069			6.151		
2. (Gain)/Loss	0.741			0.674		
3. Bad Debts & Experience Rating	0.645			0.448		
4. TOTAL PAST CLAIMS COST	5.455	5.455	31%	7.273	7.273	42%
D. TOTAL PREMIUM RATE (A+B+C)		**17.86**	100%		**17.51**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	5.558	5.558	56%	4.529	4.529	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.947			0.800		
2. Legislative Obligations	0.321			0.275		
3. Prevention	0.152			0.167		
4. TOTAL OVERHEAD EXPENSES	1.420	1.420	14%	1.242	1.242	13%
C. PAST CLAIMS COST						
1. Unfunded Liability	2.248			3.402		
2. (Gain)/Loss	0.410			0.373		
3. Bad Debts & Experience Rating	0.361			0.251		
4. TOTAL PAST CLAIMS COST	3.019	3.019	30%	4.026	4.026	41%
D. TOTAL PREMIUM RATE (A+B+C)		**10.00**	100%		**9.80**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	4.918	4.918	55%	3.999	3.999	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.858			0.726		
2. Legislative Obligations	0.291			0.249		
3. Prevention	0.140			0.155		
4. TOTAL OVERHEAD EXPENSES	1.289	1.289	15%	1.130	1.130	13%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.990			3.015		
2. (Gain)/Loss	0.362			0.330		
3. Bad Debts & Experience Rating	0.321			0.237		
4. TOTAL PAST CLAIMS COST	2.673	2.673	30%	3.582	3.582	41%
D. TOTAL PREMIUM RATE (A+B+C)		**8.88**	100%		**8.71**	100%

2012 PREMIUM RATE COMPONENTS

CLASS G: CONSTRUCTION

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.503	3.503	55%	2.893	2.893	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.660			0.565		
2. Legislative Obligations	0.224			0.194		
3. Prevention	0.115			0.127		
4. TOTAL OVERHEAD EXPENSES	0.999	0.999	16%	0.886	0.886	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.418			2.177		
2. (Gain)/Loss	0.258			0.239		
3. Bad Debts & Experience Rating	0.231			0.166		
4. TOTAL PAST CLAIMS COST	1.907	1.907	30%	2.582	2.582	41%
D. TOTAL PREMIUM RATE (A+B+C)		**6.41**	100%		**6.36**	100%

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.895	0.669	1.038	3.60
707	MECHANICAL AND SHEET METAL WORK	2.159	0.723	1.180	4.06
711	ROADBUILDING AND EXCAVATING	2.787	0.852	1.522	5.16
719	INSIDE FINISHING	4.033	1.107	2.194	7.33
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.378	0.767	1.298	4.44
728	ROOFING	8.102	1.941	4.396	14.44
732	HEAVY CIVIL CONSTRUCTION	3.762	1.052	2.048	6.86
737	MILLWRIGHTING AND WELDING	3.685	1.036	2.006	6.73
741	MASONRY	6.928	1.702	3.761	12.39
748	FORM WORK AND DEMOLITION	10.064	2.344	5.455	17.86
751	SIDING AND OUTSIDE FINISHING	5.558	1.420	3.019	10.00
764	HOMEBUILDING	4.918	1.289	2.673	8.88
CLASS G	**CONSTRUCTION**	**3.503**	**0.999**	**1.907**	**6.41**

wsib 2012

Premium Rates MANUAL

SECTION 6H

Government and Related Services

wsib cspaat ONTARIO

Workplace Safety & Insurance Board

Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$548,931,815	$67,700	$34,679	15,829	778	4.92%
2006	$569,182,214	$69,400	$32,700	17,406	714	4.10%
2007	$614,174,271	$71,800	$32,439	18,933	722	3.81%
2008	$640,447,284	$73,300	$38,600	16,592	778	4.69%
2009	$645,766,000	$74,600	$37,771	17,097	706	4.13%
2010	$661,911,091	$77,600	$35,764	18,508	738	3.99%
2011	$718,011,880	$79,600	$38,140	18,826	737	3.91%
2012	$758,451,721	$81,700	$39,280	19,309	738	3.82%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$4,019,816,994	$67,700	$36,701	109,530	1,620	1.48%
2006	$4,301,481,934	$69,400	$38,140	112,781	1,506	1.34%
2007	$4,620,539,088	$71,800	$40,040	115,399	1,523	1.32%
2008	$4,903,667,422	$73,300	$42,260	116,037	1,599	1.38%
2009	$5,082,249,375	$74,600	$41,969	121,095	1,518	1.25%
2010	$5,242,814,981	$77,600	$43,541	120,412	1,406	1.17%
2011	$5,687,173,840	$79,600	$46,433	122,480	1,374	1.12%
2012	$6,007,486,658	$81,700	$47,821	125,623	1,348	1.07%

2012 PREMIUM RATES
6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$293,383,422	$67,700	$41,479	7,073	718	10.15%
2006	$318,956,957	$69,400	$40,611	7,854	701	8.93%
2007	$357,364,458	$71,800	$40,684	8,784	766	8.72%
2008	$376,893,724	$73,300	$43,521	8,660	785	9.06%
2009	$377,212,545	$74,600	$40,172	9,390	676	7.20%
2010	$432,249,069	$77,600	$43,147	10,018	641	6.40%
2011	$432,220,007	$79,600	$42,751	10,110	609	6.02%
2012	$439,029,829	$81,700	$42,756	10,268	579	5.64%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,175,495,799	$67,700	$60,118	19,553	542	2.77%
2006	$1,212,310,212	$69,400	$63,819	18,996	514	2.71%
2007	$1,319,807,351	$71,800	$65,819	20,052	535	2.67%
2008	$1,379,703,234	$73,300	$69,078	19,973	484	2.42%
2009	$1,432,167,744	$74,600	$65,983	21,705	503	2.32%
2010	$1,491,959,018	$77,600	$66,295	22,505	477	2.12%
2011	$1,587,507,022	$79,600	$69,897	22,712	463	2.04%
2012	$1,612,518,911	$81,700	$69,905	23,067	449	1.95%

2012 PREMIUM RATES
6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$840,963,571	$67,700	$56,304	14,936	895	5.99%
2006	$894,754,827	$69,400	$59,778	14,968	815	5.44%
2007	$972,797,999	$71,800	$61,698	15,767	878	5.57%
2008	$1,039,763,857	$73,300	$66,303	15,682	858	5.47%
2009	$1,110,707,092	$74,600	$63,339	17,536	769	4.39%
2010	$1,214,722,590	$77,600	$58,807	20,656	801	3.88%
2011	$1,292,515,825	$79,600	$62,003	20,846	760	3.65%
2012	$1,312,879,995	$81,700	$62,010	21,172	723	3.41%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$267,659,061	$67,700	$53,521	5,001	145	2.90%
2006	$272,018,533	$69,400	$57,582	4,724	150	3.18%
2007	$293,276,336	$71,800	$57,158	5,131	138	2.69%
2008	$304,643,915	$73,300	$59,559	5,115	133	2.60%
2009	$294,306,274	$74,600	$59,432	4,952	159	3.21%
2010	$311,993,684	$77,600	$60,091	5,192	118	2.27%
2011	$337,490,388	$79,600	$64,226	5,255	120	2.28%
2012	$340,483,237	$81,700	$65,814	5,173	117	2.26%

2012 PREMIUM RATES
6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,297,447,442	$67,700	$39,999	32,437	2,045	6.30%
2006	$1,375,125,291	$69,400	$42,959	32,010	2,041	6.38%
2007	$1,449,481,053	$71,800	$43,819	33,079	2,023	6.12%
2008	$1,565,852,468	$73,300	$45,598	34,340	1,996	5.81%
2009	$1,617,494,361	$74,600	$43,147	37,488	1,967	5.25%
2010	$1,814,179,457	$77,600	$47,685	38,045	1,874	4.93%
2011	$1,812,321,384	$79,600	$46,604	38,887	1,841	4.73%
2012	$1,900,795,757	$81,700	$47,656	39,885	1,805	4.53%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,849,657,781	$67,700	$29,020	63,737	5,955	9.34%
2006	$1,961,971,816	$69,400	$30,780	63,742	5,719	8.97%
2007	$2,076,526,909	$71,800	$31,200	66,555	6,135	9.22%
2008	$2,207,539,158	$73,300	$32,680	67,551	6,216	9.20%
2009	$2,296,064,861	$74,600	$33,630	68,274	5,746	8.42%
2010	$2,463,338,211	$77,600	$34,886	70,612	5,877	8.32%
2011	$2,445,680,917	$79,600	$34,353	71,193	5,814	8.17%
2012	$2,575,351,596	$81,700	$35,304	72,947	5,816	7.97%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$240,670,420	$67,700	$21,739	11,071	695	6.28%
2006	$260,757,248	$69,400	$23,881	10,919	758	6.94%
2007	$277,401,878	$71,800	$24,082	11,519	767	6.66%
2008	$305,027,790	$73,300	$24,839	12,280	826	6.73%
2009	$330,211,501	$74,600	$24,114	13,694	721	5.27%
2010	$361,490,874	$77,600	$26,604	13,588	664	4.89%
2011	$358,899,695	$79,600	$26,198	13,700	643	4.69%
2012	$377,928,656	$81,700	$26,923	14,037	630	4.49%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$8,491,384,424	$67,700	$47,000	180,668	9,461	5.24%
2006	$8,906,287,196	$69,400	$48,380	184,091	9,360	5.08%
2007	$9,543,633,637	$71,800	$50,120	190,416	9,403	4.94%
2008	$10,106,028,970	$73,300	$51,580	195,929	9,834	5.02%
2009	$10,381,018,543	$74,600	$51,662	200,940	9,641	4.80%
2010	$10,610,514,384	$77,600	$53,498	198,335	9,363	4.72%
2011	$10,900,863,508	$79,600	$54,514	199,966	9,263	4.63%
2012	$11,478,830,309	$81,700	$56,023	204,895	9,267	4.52%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2012 Premium Rate.

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2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$914,127,758	$67,700	$25,201	36,274	2,129	5.87%
2006	$996,789,004	$69,400	$26,260	37,958	2,154	5.67%
2007	$1,031,949,346	$71,800	$26,280	39,267	2,079	5.29%
2008	$1,102,850,942	$73,300	$28,279	38,999	2,208	5.66%
2009	$1,155,972,791	$74,600	$27,940	41,373	2,075	5.02%
2010	$1,213,894,064	$77,600	$28,583	42,469	2,064	4.86%
2011	$1,205,192,829	$79,600	$28,147	42,818	2,000	4.67%
2012	$1,269,092,486	$81,700	$28,926	43,874	1,959	4.47%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$510,505,295	$67,700	$32,321	15,795	1,532	9.70%
2006	$538,455,235	$69,400	$33,420	16,112	1,334	8.28%
2007	$591,622,598	$71,800	$34,937	16,934	1,456	8.60%
2008	$676,902,201	$73,300	$35,758	18,930	1,386	7.32%
2009	$693,924,886	$74,600	$37,005	18,752	1,529	8.15%
2010	$728,179,650	$77,600	$39,370	18,496	1,536	8.30%
2011	$722,960,033	$79,600	$38,769	18,648	1,488	7.98%
2012	$761,291,574	$81,700	$39,842	19,108	1,458	7.63%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,761,135,034	$67,700	$32,441	54,288	1,988	3.66%
2006	$1,907,809,686	$69,400	$33,882	56,308	1,858	3.30%
2007	$2,089,192,074	$71,800	$34,778	60,072	2,030	3.38%
2008	$2,301,594,372	$73,300	$36,281	63,438	2,143	3.38%
2009	$2,460,052,888	$74,600	$35,513	69,271	1,996	2.88%
2010	$2,540,414,979	$77,600	$36,851	68,937	1,776	2.58%
2011	$2,609,931,615	$79,600	$37,551	69,504	1,721	2.48%
2012	$2,748,310,911	$81,700	$38,591	71,217	1,686	2.37%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,470,587,905	$67,700	$36,602	40,178	950	2.36%
2006	$1,573,703,934	$69,400	$38,942	40,412	903	2.23%
2007	$1,700,716,196	$71,800	$41,679	40,805	934	2.29%
2008	$1,839,111,318	$73,300	$42,282	43,496	1,006	2.31%
2009	$1,922,464,287	$74,600	$44,836	42,878	853	1.99%
2010	$1,963,601,369	$77,600	$43,813	44,818	776	1.73%
2011	$2,017,333,914	$79,600	$44,645	45,187	768	1.70%
2012	$2,124,293,516	$81,700	$45,881	46,300	768	1.66%

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2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS H: GOVERNMENT AND RELATED SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$23,681,766,721	$67,700	$39,055	606,370	29,453	4.86%
2006	$25,089,604,086	$69,400	$40,580	618,281	28,527	4.61%
2007	$26,938,483,193	$71,800	$41,914	642,713	29,389	4.57%
2008	$28,750,026,656	$73,300	$43,758	657,022	30,252	4.60%
2009	$29,799,613,148	$74,600	$43,538	684,445	28,859	4.22%
2010	$31,051,263,420	$77,600	$44,833	692,591	28,111	4.06%
2011	$32,128,102,856	$79,600	$45,889	700,132	27,601	3.94%
2012	$33,706,745,157	$81,700	$47,019	716,877	27,343	3.81%

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
810	SCHOOL BOARDS	47%	3,612	0.79
817	EDUCATIONAL FACILITIES	91%	7,067	0.36
830	POWER AND TELECOMMUNICATION LINES	222%	17,205	4.34
833	ELECTRIC POWER GENERATION	149%	11,582	0.77
835	OIL, POWER AND WATER DISTRIBUTION	105%	8,165	1.05
838	NATURAL GAS DISTRIBUTION	107%	8,280	0.68
845	LOCAL GOVERNMENT SERVICES	144%	11,201	2.19
851	HOMES FOR NURSING CARE	95%	7,368	3.21
852	HOMES FOR RESIDENTIAL CARE	129%	10,025	3.22
853	HOSPITALS	77%	5,954	1.08
857	NURSING SERVICES	140%	10,869	3.23
858	GROUP HOMES	107%	8,295	3.07
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	101%	7,835	1.08
875	PROFESSIONAL OFFICES AND AGENCIES	114%	8,879	0.72
CLASS H	**GOVERNMENT AND RELATED SERVICES**		**7,768**	**1.32**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

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2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.163**
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.031
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.002
	Total Other SWA	0.005
	Other Prevention	0.004
	Sub-Total	**0.055**
B.3 Prevention	Public Services Health and Safety Association	**0.013**
B.4 TOTAL OVERHEAD EXPENSES		**0.231**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.074**
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.014
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.001
	Total Other SWA	0.002
	Other Prevention	0.002
	Sub-Total	**0.025**
B.3 Prevention	Public Services Health and Safety Association	**0.011**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.110**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.482**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.015
	Other Prevention	0.011
	Sub-Total	**0.163**
B.3 Prevention	Infrastructure Health and Safety Association	**0.091**
B.4 TOTAL OVERHEAD EXPENSES		**0.736**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.150**
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.029
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.002
	Total Other SWA	0.005
	Other Prevention	0.003
	Sub-Total	**0.050**
B.3 Prevention	Infrastructure Health and Safety Association	**0.057**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.257**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.208**
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.040
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.002
	Total Other SWA	0.006
	Other Prevention	0.005
	Sub-Total	**0.070**
B.3 Prevention	Infrastructure Health and Safety Association	**0.059**
B.4 TOTAL OVERHEAD EXPENSES		**0.337**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.132
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.025
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.001
	Total Other SWA	0.004
	Other Prevention	0.003
	Sub-Total	**0.044**
B.3 Prevention	Infrastructure Health and Safety Association	0.056
B.4 TOTAL OVERHEAD EXPENSES		0.232

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.321**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.108**
B.3 Prevention	Public Services Health and Safety Association	**0.023**
B.4 TOTAL OVERHEAD EXPENSES		**0.452**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.399**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.135**
B.3 Prevention	Public Services Health and Safety Association	**0.030**
B.4 TOTAL OVERHEAD EXPENSES		**0.564**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.400**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.135**
B.3 Prevention	Public Services Health and Safety Association	**0.031**
B.4 TOTAL OVERHEAD EXPENSES		**0.566**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.223
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.002
	OHSA	0.043
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.002
	Total Other SWA	0.007
	Other Prevention	0.005
	Sub-Total	**0.075**
B.3 Prevention	Public Services Health and Safety Association	0.015
B.4 TOTAL OVERHEAD EXPENSES		0.313

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.401**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.135**
B.3 Prevention	Public Services Health and Safety Association	**0.031**
B.4 TOTAL OVERHEAD EXPENSES		**0.567**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.389**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.131**
B.3 Prevention	Public Services Health and Safety Association	**0.029**
B.4 TOTAL OVERHEAD EXPENSES		**0.549**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.223**
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.002
	OHSA	0.043
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.002
	Total Other SWA	0.007
	Other Prevention	0.005
	Sub-Total	**0.075**
B.3 Prevention	Public Services Health and Safety Association	**0.015**
B.4 TOTAL OVERHEAD EXPENSES		**0.313**

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2012 Premium Rate.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.149**
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.029
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.002
	Total Other SWA	0.005
	Other Prevention	0.003
	Sub-Total	**0.050**
B.3 Prevention	Public Services Health and Safety Association	**0.013**
B.4 TOTAL OVERHEAD EXPENSES		**0.212**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS H: GOVERNMENT AND RELATED SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.220**
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.042
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.002
	Total Other SWA	0.007
	Other Prevention	0.005
	Sub-Total	**0.074**
B.3 Prevention		**0.022**
B.4 TOTAL OVERHEAD EXPENSES		**0.316**

2012 PREMIUM RATE COMPONENTS

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.357	0.357	45%	0.307	0.307	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.163			0.136		
2. Legislative Obligations	0.055			0.046		
3. Prevention	0.013			0.014		
4. TOTAL OVERHEAD EXPENSES	0.231	0.231	29%	0.196	0.196	25%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.140			0.217		
2. (Gain)/Loss	0.061			0.056		
3. Bad Debts & Experience Rating	0.001			0.001		
4. TOTAL PAST CLAIMS COST	0.202	0.202	26%	0.274	0.274	35%
D. TOTAL PREMIUM RATE (A+B+C)		**0.79**	100%		**0.78**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.161	0.161	45%	0.142	0.142	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.074			0.063		
2. Legislative Obligations	0.025			0.021		
3. Prevention	0.011			0.011		
4. TOTAL OVERHEAD EXPENSES	0.110	0.110	31%	0.095	0.095	26%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.063			0.100		
2. (Gain)/Loss	0.027			0.026		
3. Bad Debts & Experience Rating	0.000			0.001		
4. TOTAL PAST CLAIMS COST	0.090	0.090	25%	0.127	0.127	35%
D. TOTAL PREMIUM RATE (A+B+C)		**0.36**	100%		**0.36**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.303	2.303	53%	1.903	1.903	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.482			0.405		
2. Legislative Obligations	0.163			0.138		
3. Prevention	0.091			0.101		
4. TOTAL OVERHEAD EXPENSES	0.736	0.736	17%	0.644	0.644	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.901			1.347		
2. (Gain)/Loss	0.392			0.347		
3. Bad Debts & Experience Rating	0.007			0.007		
4. TOTAL PAST CLAIMS COST	1.300	1.300	30%	1.701	1.701	40%
D. TOTAL PREMIUM RATE (A+B+C)		**4.34**	100%		**4.25**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.327	0.327	42%	0.281	0.281	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.150			0.152		
2. Legislative Obligations	0.050			0.015		
3. Prevention	0.057			0.063		
4. TOTAL OVERHEAD EXPENSES	0.257	0.257	33%	0.230	0.230	30%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.128			0.199		
2. (Gain)/Loss	0.056			0.051		
3. Bad Debts & Experience Rating	0.001			0.001		
4. TOTAL PAST CLAIMS COST	0.185	0.185	24%	0.251	0.251	33%
D. TOTAL PREMIUM RATE (A+B+C)		**0.77**	100%		**0.76**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.456	0.456	43%	0.386	0.386	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.208			0.171		
2. Legislative Obligations	0.070			0.058		
3. Prevention	0.059			0.066		
4. TOTAL OVERHEAD EXPENSES	0.337	0.337	32%	0.295	0.295	29%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.179			0.273		
2. (Gain)/Loss	0.078			0.070		
3. Bad Debts & Experience Rating	0.002			0.002		
4. TOTAL PAST CLAIMS COST	0.259	0.259	25%	0.345	0.345	33%
D. TOTAL PREMIUM RATE (A+B+C)		**1.05**	100%		**1.03**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

	Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A.	**A. NEW CLAIMS COST**						
1	1. New Claims Cost	0.289	0.289	43%	0.242	0.242	36%
B.	**B. OVERHEAD EXPENSES**						
1	1. WSIB Administrative	0.132			0.108		
2	2. Legislative Obligations	0.044			0.036		
3	3. Prevention	0.056			0.063		
4	4. TOTAL OVERHEAD EXPENSES	0.232	0.232	34%	0.207	0.207	31%
C.	**C. PAST CLAIMS COST**						
	1. Unfunded Liability	0.113			0.171		
	2. (Gain)/Loss	0.049			0.044		
	3. Bad Debts & Experience Rating	0.001			0.001		
	4. TOTAL PAST CLAIMS COST	0.163	0.163	24%	0.216	0.216	32%
D.	**D. TOTAL PREMIUM RATE (A+B+C)**		**0.68**	100%		**0.67**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.112	1.112	51%	0.975	0.975	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.321			0.267		
2. Legislative Obligations	0.108			0.091		
3. Prevention	0.023			0.023		
4. TOTAL OVERHEAD EXPENSES	0.452	0.452	21%	0.381	0.381	18%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.435			0.628		
2. (Gain)/Loss	0.189			0.162		
3. Bad Debts & Experience Rating	0.004			0.003		
4. TOTAL PAST CLAIMS COST	0.628	0.628	29%	0.793	0.793	37%
D. TOTAL PREMIUM RATE (A+B+C)		**2.19**	100%		**2.15**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.689	1.689	53%	1.410	1.410	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.399			0.338		
2. Legislative Obligations	0.135			0.115		
3. Prevention	0.030			0.031		
4. TOTAL OVERHEAD EXPENSES	0.564	0.564	18%	0.484	0.484	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.660			0.997		
2. (Gain)/Loss	0.288			0.257		
3. Bad Debts & Experience Rating	0.006			0.004		
4. TOTAL PAST CLAIMS COST	0.954	0.954	30%	1.258	1.258	40%
D. TOTAL PREMIUM RATE (A+B+C)		**3.21**	100%		**3.15**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.696	1.696	53%	1.413	1.413	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.400			0.338		
2. Legislative Obligations	0.135			0.115		
3. Prevention	0.031			0.031		
4. TOTAL OVERHEAD EXPENSES	0.566	0.566	18%	0.484	0.484	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.663			1.000		
2. (Gain)/Loss	0.289			0.257		
3. Bad Debts & Experience Rating	0.006			0.005		
4. TOTAL PAST CLAIMS COST	0.958	0.958	30%	1.262	1.262	40%
D. TOTAL PREMIUM RATE (A+B+C)		**3.22**	100%		**3.16**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.488	0.488	45%	0.418	0.418	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.223			0.185		
2. Legislative Obligations	0.075			0.063		
3. Prevention	0.015			0.015		
4. TOTAL OVERHEAD EXPENSES	0.313	0.313	29%	0.263	0.263	25%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.191			0.296		
2. (Gain)/Loss	0.083			0.076		
3. Bad Debts & Experience Rating	0.002			0.002		
4. TOTAL PAST CLAIMS COST	0.276	0.276	26%	0.374	0.374	35%
D. TOTAL PREMIUM RATE (A+B+C)		**1.08**	100%		**1.06**	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2012 premium rate.

2012 PREMIUM RATE COMPONENTS

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.703	1.703	53%	1.416	1.416	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.401			0.338		
2. Legislative Obligations	0.135			0.116		
3. Prevention	0.031			0.031		
4. TOTAL OVERHEAD EXPENSES	0.567	0.567	18%	0.485	0.485	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.666			1.001		
2. (Gain)/Loss	0.290			0.258		
3. Bad Debts & Experience Rating	0.006			0.005		
4. TOTAL PAST CLAIMS COST	0.962	0.962	30%	1.264	1.264	40%
D. TOTAL PREMIUM RATE (A+B+C)		**3.23**	100%		**3.17**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.613	1.613	53%	1.341	1.341	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.389			0.328		
2. Legislative Obligations	0.131			0.112		
3. Prevention	0.029			0.030		
4. TOTAL OVERHEAD EXPENSES	0.549	0.549	18%	0.470	0.470	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.631			0.949		
2. (Gain)/Loss	0.275			0.244		
3. Bad Debts & Experience Rating	0.006			0.005		
4. TOTAL PAST CLAIMS COST	0.912	0.912	30%	1.198	1.198	40%
D. TOTAL PREMIUM RATE (A+B+C)		**3.07**	100%		**3.01**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.488	0.488	45%	0.418	0.418	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.223			0.185		
2. Legislative Obligations	0.075			0.063		
3. Prevention	0.015			0.015		
4. TOTAL OVERHEAD EXPENSES	0.313	0.313	29%	0.263	0.263	25%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.191			0.296		
2. (Gain)/Loss	0.083			0.076		
3. Bad Debts & Experience Rating	0.002			0.002		
4. TOTAL PAST CLAIMS COST	0.276	0.276	26%	0.374	0.374	35%
D. TOTAL PREMIUM RATE (A+B+C)		**1.08**	100%		**1.06**	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2012 premium rate.

2012 PREMIUM RATE COMPONENTS

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.326	0.326	45%	0.282	0.282	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.149			0.125		
2. Legislative Obligations	0.050			0.042		
3. Prevention	0.013			0.013		
4. TOTAL OVERHEAD EXPENSES	0.212	0.212	29%	0.180	0.180	25%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.127			0.199		
2. (Gain)/Loss	0.056			0.051		
3. Bad Debts & Experience Rating	0.001			0.001		
4. TOTAL PAST CLAIMS COST	0.184	0.184	26%	0.251	0.251	35%
D. TOTAL PREMIUM RATE (A+B+C)		**0.72**	100%		**0.71**	100%

2012 PREMIUM RATE COMPONENTS

CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.641	0.641	49%	0.547	0.547	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.220			0.186		
2. Legislative Obligations	0.074			0.062		
3. Prevention	0.022			0.023		
4. TOTAL OVERHEAD EXPENSES	0.316	0.316	24%	0.271	0.271	21%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.251			0.384		
2. (Gain)/Loss	0.109			0.099		
3. Bad Debts & Experience Rating	0.003			0.002		
4. TOTAL PAST CLAIMS COST	0.363	0.363	28%	0.485	0.485	37%
D. TOTAL PREMIUM RATE (A+B+C)		**1.32**	100%		**1.30**	100%

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
810	SCHOOL BOARDS	0.357	0.231	0.202	0.79
817	EDUCATIONAL FACILITIES	0.161	0.110	0.090	0.36
830	POWER AND TELECOMMUNICATION LINES	2.303	0.736	1.300	4.34
833	ELECTRIC POWER GENERATION	0.327	0.257	0.185	0.77
835	OIL, POWER AND WATER DISTRIBUTION	0.456	0.337	0.259	1.05
838	NATURAL GAS DISTRIBUTION	0.289	0.232	0.163	0.68
845	LOCAL GOVERNMENT SERVICES	1.112	0.452	0.628	2.19
851	HOMES FOR NURSING CARE	1.689	0.564	0.954	3.21
852	HOMES FOR RESIDENTIAL CARE	1.696	0.566	0.958	3.22
853	HOSPITALS	0.488	0.313	0.276	1.08
857	NURSING SERVICES	1.703	0.567	0.962	3.23
858	GROUP HOMES	1.613	0.549	0.912	3.07
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.488	0.313	0.276	1.08
875	PROFESSIONAL OFFICES AND AGENCIES	0.326	0.212	0.184	0.72
CLASS H	**GOVERNMENT AND RELATED SERVICES**	**0.641**	**0.316**	**0.363**	**1.32**

wsib 2012

Premium Rates MANUAL

SECTION 6I

Class I – Other Services

wsib cspaat ONTARIO

Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$541,991,413	$67,700	$28,026	19,339	758	3.92%
2006	$582,856,983	$69,400	$29,223	19,945	819	4.11%
2007	$615,558,424	$71,800	$30,902	19,920	919	4.61%
2008	$641,140,340	$73,300	$31,541	20,327	877	4.31%
2009	$648,171,618	$74,600	$30,433	21,298	756	3.55%
2010	$662,766,563	$77,600	$32,038	20,687	734	3.55%
2011	$664,990,537	$79,600	$31,762	20,937	775	3.70%
2012	$670,887,644	$81,700	$32,547	20,613	789	3.83%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$740,104,200	$67,700	$32,081	23,070	629	2.73%
2006	$794,081,392	$69,400	$33,659	23,592	614	2.60%
2007	$863,733,388	$71,800	$33,282	25,952	612	2.36%
2008	$933,414,261	$73,300	$34,142	27,339	603	2.21%
2009	$970,505,339	$74,600	$34,693	27,974	516	1.84%
2010	$1,009,376,670	$77,600	$33,197	30,406	474	1.56%
2011	$1,091,864,807	$79,600	$35,481	30,773	460	1.49%
2012	$1,101,547,415	$81,700	$36,358	30,297	431	1.42%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$743,462,786	$67,700	$26,521	28,033	1,264	4.51%
2006	$792,526,564	$69,400	$27,880	28,426	1,110	3.90%
2007	$844,574,656	$71,800	$28,840	29,285	1,207	4.12%
2008	$911,216,174	$73,300	$28,902	31,528	1,252	3.97%
2009	$921,944,109	$74,600	$31,493	29,275	1,113	3.80%
2010	$961,763,124	$77,600	$30,980	31,045	1,036	3.34%
2011	$1,040,360,193	$79,600	$33,111	31,420	1,049	3.34%
2012	$1,049,586,061	$81,700	$33,930	30,934	1,026	3.32%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$4,928,491,455	$67,700	$17,901	275,322	15,151	5.50%
2006	$5,211,057,234	$69,400	$19,500	267,230	14,768	5.53%
2007	$5,480,113,202	$71,800	$19,580	279,887	14,217	5.08%
2008	$5,879,927,179	$73,300	$20,121	292,233	14,044	4.81%
2009	$5,822,266,281	$74,600	$19,818	293,793	11,158	3.80%
2010	$5,690,620,232	$77,600	$20,361	279,489	9,579	3.43%
2011	$6,068,205,251	$79,600	$21,414	283,382	9,311	3.29%
2012	$6,281,537,305	$81,700	$21,787	288,319	9,008	3.12%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$741,030,324	$67,700	$23,278	31,834	2,092	6.57%
2006	$794,144,209	$69,400	$23,298	34,087	2,156	6.32%
2007	$837,237,803	$71,800	$25,059	33,411	2,094	6.27%
2008	$877,257,781	$73,300	$26,001	33,740	1,940	5.75%
2009	$858,656,455	$74,600	$25,194	34,082	1,724	5.06%
2010	$901,486,270	$77,600	$25,552	35,280	1,609	4.56%
2011	$901,828,853	$79,600	$25,211	35,771	1,598	4.47%
2012	$933,533,285	$81,700	$25,650	36,395	1,580	4.34%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$754,562,794	$67,700	$21,562	34,995	1,969	5.63%
2006	$821,432,029	$69,400	$21,762	37,747	1,859	4.92%
2007	$881,045,991	$71,800	$22,282	39,540	1,939	4.90%
2008	$965,849,512	$73,300	$24,024	40,203	1,971	4.90%
2009	$977,533,887	$74,600	$24,509	39,885	1,676	4.20%
2010	$1,016,526,226	$77,600	$24,569	41,375	1,514	3.66%
2011	$1,019,937,273	$79,600	$24,357	41,875	1,501	3.58%
2012	$1,028,982,032	$81,700	$24,959	41,227	1,436	3.48%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$972,760,978	$67,700	$20,420	47,638	5,684	11.93%
2006	$1,051,605,834	$69,400	$21,320	49,325	5,186	10.51%
2007	$1,072,837,818	$71,800	$22,361	47,978	4,861	10.13%
2008	$1,059,457,889	$73,300	$22,581	46,919	4,020	8.57%
2009	$869,345,271	$74,600	$23,329	37,264	2,223	5.97%
2010	$974,283,020	$77,600	$23,977	40,634	2,916	7.18%
2011	$974,653,268	$79,600	$23,657	41,200	2,834	6.88%
2012	$1,008,917,894	$81,700	$24,069	41,918	2,742	6.54%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$393,617,031	$67,700	$30,577	12,873	902	7.01%
2006	$386,460,142	$69,400	$30,662	12,604	823	6.53%
2007	$397,373,698	$71,800	$30,697	12,945	853	6.59%
2008	$399,548,397	$73,300	$30,825	12,962	851	6.57%
2009	$373,255,435	$74,600	$29,768	12,539	546	4.35%
2010	$379,372,886	$77,600	$31,977	11,864	451	3.80%
2011	$379,517,055	$79,600	$31,550	12,029	438	3.64%
2012	$392,859,246	$81,700	$32,099	12,239	424	3.46%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$911,569,615	$67,700	$28,124	32,412	1,780	5.49%
2006	$915,414,597	$69,400	$26,622	34,385	1,670	4.86%
2007	$913,978,920	$71,800	$27,343	33,426	1,546	4.63%
2008	$921,233,457	$73,300	$28,241	32,620	1,523	4.67%
2009	$901,529,262	$74,600	$26,979	33,416	1,327	3.97%
2010	$899,012,364	$77,600	$27,788	32,352	1,177	3.64%
2011	$958,663,788	$79,600	$29,225	32,803	1,169	3.56%
2012	$992,366,292	$81,700	$29,735	33,374	1,156	3.46%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$311,629,028	$67,700	$21,201	14,699	609	4.14%
2006	$329,665,585	$69,400	$22,925	14,380	511	3.55%
2007	$354,487,283	$71,800	$22,305	15,893	522	3.28%
2008	$380,628,358	$73,300	$23,483	16,209	615	3.79%
2009	$382,794,077	$74,600	$22,822	16,773	466	2.78%
2010	$392,291,307	$77,600	$26,219	14,962	380	2.54%
2011	$392,440,386	$79,600	$25,869	15,170	369	2.43%
2012	$406,236,905	$81,700	$26,320	15,435	357	2.31%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$3,564,330,918	$67,700	$29,280	121,731	430	0.35%
2006	$3,852,643,041	$69,400	$30,098	128,002	409	0.32%
2007	$4,087,512,079	$71,800	$31,180	131,095	412	0.31%
2008	$4,287,644,261	$73,300	$37,338	114,834	401	0.35%
2009	$4,013,192,991	$74,600	$35,457	113,186	339	0.30%
2010	$4,198,614,310	$77,600	$34,478	121,777	303	0.25%
2011	$4,477,201,494	$79,600	$36,261	123,473	314	0.25%
2012	$4,634,600,683	$81,700	$36,893	125,624	324	0.26%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$6,445,636,316	$67,700	$32,920	195,796	1,809	0.92%
2006	$6,877,932,530	$69,400	$32,322	212,793	1,680	0.79%
2007	$7,540,407,052	$71,800	$32,859	229,475	1,949	0.85%
2008	$8,125,850,290	$73,300	$35,659	227,875	1,850	0.81%
2009	$7,862,262,358	$74,600	$34,906	225,239	1,346	0.60%
2010	$7,871,548,488	$77,600	$35,161	223,873	1,170	0.52%
2011	$8,514,826,050	$79,600	$37,580	226,577	1,135	0.50%
2012	$8,590,335,152	$81,700	$38,509	223,071	1,063	0.48%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$935,356,992	$67,700	$37,539	24,917	643	2.58%
2006	$936,125,688	$69,400	$32,179	29,091	610	2.10%
2007	$974,221,625	$71,800	$37,002	26,329	634	2.41%
2008	$942,071,510	$73,300	$35,760	26,344	582	2.21%
2009	$995,976,098	$74,600	$41,222	24,161	560	2.32%
2010	$1,065,605,016	$77,600	$45,312	23,517	626	2.66%
2011	$1,136,310,224	$79,600	$47,655	23,845	635	2.66%
2012	$1,176,258,015	$81,700	$48,485	24,260	642	2.65%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$256,708,813	$67,700	$28,905	8,881	639	7.20%
2006	$264,693,786	$69,400	$29,598	8,943	649	7.26%
2007	$271,623,710	$71,800	$31,584	8,600	623	7.24%
2008	$275,249,805	$73,300	$31,000	8,879	648	7.30%
2009	$261,628,098	$74,600	$31,747	8,241	544	6.60%
2010	$258,232,319	$77,600	$34,523	7,480	471	6.30%
2011	$259,098,841	$79,600	$34,225	7,570	487	6.43%
2012	$261,396,518	$81,700	$35,072	7,453	486	6.52%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$832,942,110	$67,700	$30,560	27,256	385	1.41%
2006	$879,306,179	$69,400	$31,341	28,056	384	1.37%
2007	$937,656,639	$71,800	$33,839	27,709	404	1.46%
2008	$998,426,189	$73,300	$33,521	29,785	388	1.30%
2009	$1,024,318,438	$74,600	$33,946	30,175	355	1.18%
2010	$1,055,558,253	$77,600	$35,800	29,485	314	1.06%
2011	$1,125,596,837	$79,600	$37,651	29,896	319	1.07%
2012	$1,165,167,991	$81,700	$38,307	30,417	322	1.06%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$1,240,162,149	$67,700	$43,040	28,814	281	0.98%
2006	$1,353,643,972	$69,400	$43,161	31,363	273	0.87%
2007	$1,536,801,402	$71,800	$44,281	34,706	255	0.73%
2008	$1,658,505,474	$73,300	$45,600	36,371	281	0.77%
2009	$1,724,226,587	$74,600	$48,523	35,534	260	0.73%
2010	$1,747,270,898	$77,600	$47,626	36,687	262	0.71%
2011	$1,859,169,580	$79,600	$50,214	37,025	253	0.68%
2012	$1,888,461,636	$81,700	$50,220	37,604	245	0.65%

2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS I: OTHER SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$24,314,356,923	$67,700	$26,212	927,610	35,025	3.78%
2006	$25,843,589,766	$69,400	$26,921	959,969	33,521	3.49%
2007	$27,609,163,690	$71,800	$27,716	996,151	33,047	3.32%
2008	$29,257,420,877	$73,300	$29,311	998,168	31,846	3.19%
2009	$28,607,606,302	$74,600	$29,107	982,835	24,909	2.53%
2010	$29,084,327,947	$77,600	$29,650	980,913	23,016	2.35%
2011	$30,864,664,436	$79,600	$31,059	993,747	22,647	2.28%
2012	$31,582,674,076	$81,700	$31,609	999,179	22,031	2.20%

2012 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2012 New Claims Cost		2012 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
905	APARTMENT AND CONDOMINIUM SERVICES	146%	13,417	2.97
908	OTHER REAL ESTATE SERVICES	166%	15,221	1.28
911	SECURITY AND INVESTIGATION SERVICES	94%	8,591	1.70
919	RESTAURANTS AND CATERING	63%	5,791	1.68
921	HOTELS, MOTELS AND CAMPING	104%	9,525	3.03
923	JANITORIAL SERVICES	154%	14,081	3.64
929	SUPPLY OF NON-CLERICAL LABOUR	109%	10,009	4.93
933	EQUIPMENT RENTAL AND REPAIR SERVICES	162%	14,857	3.01
937	RECREATIONAL SERVICES AND FACILITIES	103%	9,424	2.14
944	PERSONAL SERVICES	211%	19,339	3.18
956	LEGAL AND FINANCIAL SERVICES	135%	12,371	0.21
958	TECHNICAL AND BUSINESS SERVICES	147%	13,433	0.38
962	ADVERTISING AND ENTERTAINMENT	96%	8,811	1.07
975	LINEN AND LAUNDRY SERVICES	128%	11,751	4.02
981	MEMBERSHIP ORGANIZATIONS	139%	12,704	0.78
983	COMMUNICATIONS INDUSTRIES	142%	13,034	0.37
CLASS I	**OTHER SERVICES**		**9,163**	**1.27**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.392**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.132**
B.3 Prevention	Workplace Safety and Prevention Services	**0.047**
B.4 TOTAL OVERHEAD EXPENSES		**0.571**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.255**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.049
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.003
	Total Other SWA	0.008
	Other Prevention	0.006
	Sub-Total	**0.086**
B.3 Prevention	Workplace Safety and Prevention Services	**0.029**
B.4 TOTAL OVERHEAD EXPENSES		**0.370**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.289**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.009
	Other Prevention	0.007
	Sub-Total	**0.097**
B.3 Prevention	Workplace Safety and Prevention Services	**0.033**
B.4 TOTAL OVERHEAD EXPENSES		**0.419**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.288
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.009
	Other Prevention	0.007
	Sub-Total	**0.097**
B.3 Prevention	Workplace Safety and Prevention Services	**0.033**
B.4 TOTAL OVERHEAD EXPENSES		**0.418**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.397**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.134**
B.3 Prevention	Workplace Safety and Prevention Services	**0.048**
B.4 TOTAL OVERHEAD EXPENSES		**0.579**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.447**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.014
	Other Prevention	0.010
	Sub-Total	**0.151**
B.3 Prevention	Workplace Safety and Prevention Services	**0.055**
B.4 TOTAL OVERHEAD EXPENSES		**0.653**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.552**
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.108
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Total Grants	0.006
	Total Other SWA	0.017
	Other Prevention	0.013
	Sub-Total	**0.187**
B.3 Prevention	Workplace Safety and Prevention Services	**0.069**
B.4 TOTAL OVERHEAD EXPENSES		**0.808**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.396**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.004
	Total Other SWA	0.012
	Other Prevention	0.009
	Sub-Total	**0.134**
B.3 Prevention	Workplace Safety and Prevention Services	**0.048**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.578**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.325**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.110**
B.3 Prevention	Workplace Safety and Prevention Services	**0.038**
B.4 TOTAL OVERHEAD EXPENSES		**0.473**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.409**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Total Grants	0.004
	Total Other SWA	0.013
	Other Prevention	0.009
	Sub-Total	**0.138**
B.3 Prevention	Workplace Safety and Prevention Services	**0.050**
B.4 TOTAL OVERHEAD EXPENSES		**0.597**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.041**
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.008
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.000
	Total Grants	0.000
	Total Other SWA	0.001
	Other Prevention	0.001
	Sub-Total	**0.014**
B.3 Prevention	Workplace Safety and Prevention Services	**0.019**
B.4 TOTAL OVERHEAD EXPENSES		**0.074**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.078**
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.015
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.001
	Total Other SWA	0.002
	Other Prevention	0.002
	Sub-Total	**0.026**
B.3 Prevention	Workplace Safety and Prevention Services	**0.021**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.125**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.227**
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.044
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.002
	Total Other SWA	0.007
	Other Prevention	0.005
	Sub-Total	**0.076**
B.3 Prevention	Workplace Safety and Prevention Services	**0.027**
B.4 TOTAL OVERHEAD EXPENSES		**0.330**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.477**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Total Grants	0.005
	Total Other SWA	0.015
	Other Prevention	0.011
	Sub-Total	**0.161**
B.3 Prevention	Workplace Safety and Prevention Services	**0.059**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.697**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.165**
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.032
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.002
	Total Other SWA	0.005
	Other Prevention	0.004
	Sub-Total	**0.055**
B.3 Prevention	Workplace Safety and Prevention Services	**0.024**
B.4 TOTAL OVERHEAD EXPENSES		**0.244**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.093**
B.2 Legislative Obligations		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Total Grants	0.001
	Total Other SWA	0.003
	Other Prevention	0.002
	Sub-Total	**0.013**
B.3 Prevention	Workplace Safety and Prevention Services	**0.000**
B.4 **TOTAL OVERHEAD EXPENSES**		**0.106**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS I: OTHER SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.200**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.038
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Total Grants	0.002
	Total Other SWA	0.006
	Other Prevention	0.005
	Sub-Total	**0.066**
B.3 Prevention		**0.028**
B.4 TOTAL OVERHEAD EXPENSES		**0.294**

2012 PREMIUM RATE COMPONENTS

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.602	1.602	54%	1.314	1.314	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.392			0.332		
2. Legislative Obligations	0.132			0.113		
3. Prevention	0.047			0.048		
4. TOTAL OVERHEAD EXPENSES	0.571	0.571	19%	0.493	0.493	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.641			0.969		
2. (Gain)/Loss	0.076			0.085		
3. Bad Debts & Experience Rating	0.080			0.048		
4. TOTAL PAST CLAIMS COST	0.797	0.797	27%	1.102	1.102	38%
D. TOTAL PREMIUM RATE (A+B+C)		**2.97**	100%		**2.91**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.604	0.604	47%	0.501	0.501	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.255			0.218		
2. Legislative Obligations	0.086			0.074		
3. Prevention	0.029			0.029		
4. TOTAL OVERHEAD EXPENSES	0.370	0.370	29%	0.321	0.321	26%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.243			0.373		
2. (Gain)/Loss	0.029			0.033		
3. Bad Debts & Experience Rating	0.034			0.023		
4. TOTAL PAST CLAIMS COST	0.306	0.306	24%	0.429	0.429	34%
D. TOTAL PREMIUM RATE (A+B+C)		**1.28**	100%		**1.25**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.852	0.852	50%	0.706	0.706	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.289			0.246		
2. Legislative Obligations	0.097			0.084		
3. Prevention	0.033			0.034		
4. TOTAL OVERHEAD EXPENSES	0.419	0.419	25%	0.364	0.364	22%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.342			0.523		
2. (Gain)/Loss	0.041			0.046		
3. Bad Debts & Experience Rating	0.046			0.029		
4. TOTAL PAST CLAIMS COST	0.429	0.429	25%	0.598	0.598	36%
D. TOTAL PREMIUM RATE (A+B+C)		**1.70**	100%		**1.67**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.843	0.843	50%	0.693	0.693	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.288			0.245		
2. Legislative Obligations	0.097			0.083		
3. Prevention	0.033			0.034		
4. TOTAL OVERHEAD EXPENSES	0.418	0.418	25%	0.362	0.362	22%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.338			0.515		
2. (Gain)/Loss	0.040			0.045		
3. Bad Debts & Experience Rating	0.044			0.031		
4. TOTAL PAST CLAIMS COST	0.422	0.422	25%	0.591	0.591	36%
D. TOTAL PREMIUM RATE (A+B+C)		**1.68**	100%		**1.65**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.636	1.636	54%	1.344	1.344	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.397			0.337		
2. Legislative Obligations	0.134			0.115		
3. Prevention	0.048			0.049		
4. TOTAL OVERHEAD EXPENSES	0.579	0.579	19%	0.501	0.501	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.655			0.992		
2. (Gain)/Loss	0.078			0.087		
3. Bad Debts & Experience Rating	0.080			0.050		
4. TOTAL PAST CLAIMS COST	0.813	0.813	27%	1.129	1.129	38%
D. TOTAL PREMIUM RATE (A+B+C)		**3.03**	100%		**2.97**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.995	1.995	55%	1.633	1.633	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.447			0.378		
2. Legislative Obligations	0.151			0.129		
3. Prevention	0.055			0.055		
4. TOTAL OVERHEAD EXPENSES	0.653	0.653	18%	0.562	0.562	16%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.798			1.207		
2. (Gain)/Loss	0.095			0.106		
3. Bad Debts & Experience Rating	0.097			0.063		
4. TOTAL PAST CLAIMS COST	0.990	0.990	27%	1.376	1.376	39%
D. TOTAL PREMIUM RATE (A+B+C)		**3.64**	100%		**3.57**	100%

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2012 PREMIUM RATE COMPONENTS

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.761	2.761	56%	2.245	2.245	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.552			0.465		
2. Legislative Obligations	0.187			0.159		
3. Prevention	0.069			0.069		
4. TOTAL OVERHEAD EXPENSES	0.808	0.808	16%	0.693	0.693	14%
C. PAST CLAIMS COST						
1. Unfunded Liability	1.104			1.659		
2. (Gain)/Loss	0.132			0.146		
3. Bad Debts & Experience Rating	0.129			0.085		
4. TOTAL PAST CLAIMS COST	1.365	1.365	28%	1.890	1.890	39%
D. TOTAL PREMIUM RATE (A+B+C)		**4.93**	100%		**4.83**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.628	1.628	54%	1.327	1.327	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.396			0.335		
2. Legislative Obligations	0.134			0.114		
3. Prevention	0.048			0.048		
4. TOTAL OVERHEAD EXPENSES	0.578	0.578	19%	0.497	0.497	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.651			0.983		
2. (Gain)/Loss	0.078			0.086		
3. Bad Debts & Experience Rating	0.078			0.055		
4. TOTAL PAST CLAIMS COST	0.807	0.807	27%	1.124	1.124	38%
D. TOTAL PREMIUM RATE (A+B+C)		**3.01**	100%		**2.95**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.114	1.114	52%	0.918	0.918	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.325			0.276		
2. Legislative Obligations	0.110			0.094		
3. Prevention	0.038			0.039		
4. TOTAL OVERHEAD EXPENSES	0.473	0.473	22%	0.409	0.409	19%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.446			0.677		
2. (Gain)/Loss	0.053			0.059		
3. Bad Debts & Experience Rating	0.056			0.034		
4. TOTAL PAST CLAIMS COST	0.555	0.555	26%	0.770	0.770	37%
D. TOTAL PREMIUM RATE (A+B+C)		**2.14**	100%		**2.10**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.725	1.725	54%	1.412	1.412	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.409			0.347		
2. Legislative Obligations	0.138			0.118		
3. Prevention	0.050			0.050		
4. TOTAL OVERHEAD EXPENSES	0.597	0.597	19%	0.515	0.515	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.690			1.044		
2. (Gain)/Loss	0.082			0.092		
3. Bad Debts & Experience Rating	0.083			0.055		
4. TOTAL PAST CLAIMS COST	0.855	0.855	27%	1.191	1.191	38%
D. TOTAL PREMIUM RATE (A+B+C)		**3.18**	100%		**3.12**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.088	0.088	42%	0.078	0.078	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.041			0.035		
2. Legislative Obligations	0.014			0.012		
3. Prevention	0.019			0.020		
4. TOTAL OVERHEAD EXPENSES	0.074	0.074	35%	0.067	0.067	32%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.035			0.058		
2. (Gain)/Loss	0.004			0.005		
3. Bad Debts & Experience Rating	0.006			0.003		
4. TOTAL PAST CLAIMS COST	0.045	0.045	21%	0.066	0.066	31%
D. TOTAL PREMIUM RATE (A+B+C)		**0.21**	100%		**0.21**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.169	0.169	44%	0.147	0.147	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.078			0.066		
2. Legislative Obligations	0.026			0.022		
3. Prevention	0.021			0.021		
4. TOTAL OVERHEAD EXPENSES	0.125	0.125	33%	0.109	0.109	29%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.068			0.110		
2. (Gain)/Loss	0.008			0.010		
3. Bad Debts & Experience Rating	0.010			0.007		
4. TOTAL PAST CLAIMS COST	0.086	0.086	23%	0.127	0.127	33%
D. TOTAL PREMIUM RATE (A+B+C)		**0.38**	100%		**0.38**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.488	0.488	46%	0.419	0.419	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.227			0.188		
2. Legislative Obligations	0.076			0.064		
3. Prevention	0.027			0.027		
4. TOTAL OVERHEAD EXPENSES	0.330	0.330	31%	0.279	0.279	27%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.196			0.310		
2. (Gain)/Loss	0.023			0.027		
3. Bad Debts & Experience Rating	0.028			0.017		
4. TOTAL PAST CLAIMS COST	0.247	0.247	23%	0.354	0.354	34%
D. TOTAL PREMIUM RATE (A+B+C)		**1.07**	100%		**1.05**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.218	2.218	55%	1.819	1.819	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.477			0.403		
2. Legislative Obligations	0.161			0.138		
3. Prevention	0.059			0.059		
4. TOTAL OVERHEAD EXPENSES	0.697	0.697	17%	0.600	0.600	15%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.887			1.338		
2. (Gain)/Loss	0.106			0.117		
3. Bad Debts & Experience Rating	0.108			0.061		
4. TOTAL PAST CLAIMS COST	1.101	1.101	27%	1.516	1.516	38%
D. TOTAL PREMIUM RATE (A+B+C)		**4.02**	100%		**3.94**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.356	0.356	46%	0.306	0.306	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.165			0.137		
2. Legislative Obligations	0.055			0.046		
3. Prevention	0.024			0.025		
4. TOTAL OVERHEAD EXPENSES	0.244	0.244	31%	0.208	0.208	27%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.143			0.227		
2. (Gain)/Loss	0.017			0.020		
3. Bad Debts & Experience Rating	0.021			0.012		
4. TOTAL PAST CLAIMS COST	0.181	0.181	23%	0.259	0.259	34%
D. TOTAL PREMIUM RATE (A+B+C)		**0.78**	100%		**0.77**	100%

2012 PREMIUM RATE COMPONENTS

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.172	0.172	46%	0.151	0.151	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.093			0.083		
2. Legislative Obligations	0.013			0.008		
3. Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	0.106	0.106	29%	0.091	0.091	25%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.069			0.112		
2. (Gain)/Loss	0.008			0.010		
3. Bad Debts & Experience Rating	0.010			0.006		
4. TOTAL PAST CLAIMS COST	0.087	0.087	24%	0.128	0.128	35%
D. TOTAL PREMIUM RATE (A+B+C)		**0.37**	100%		**0.37**	100%

2012 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.649	0.649	51%	0.537	0.537	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.200			0.170		
2. Legislative Obligations	0.066			0.056		
3. Prevention	0.028			0.029		
4. TOTAL OVERHEAD EXPENSES	0.294	0.294	23%	0.255	0.255	20%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.260			0.398		
2. (Gain)/Loss	0.031			0.035		
3. Bad Debts & Experience Rating	0.034			0.022		
4. TOTAL PAST CLAIMS COST	0.325	0.325	26%	0.455	0.455	36%
D. TOTAL PREMIUM RATE (A+B+C)		**1.27**	100%		**1.25**	100%

2012 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	1.602	0.571	0.797	2.97
908	OTHER REAL ESTATE SERVICES	0.604	0.370	0.306	1.28
911	SECURITY AND INVESTIGATION SERVICES	0.852	0.419	0.429	1.70
919	RESTAURANTS AND CATERING	0.843	0.418	0.422	1.68
921	HOTELS, MOTELS AND CAMPING	1.636	0.579	0.813	3.03
923	JANITORIAL SERVICES	1.995	0.653	0.990	3.64
929	SUPPLY OF NON-CLERICAL LABOUR	2.761	0.808	1.365	4.93
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.628	0.578	0.807	3.01
937	RECREATIONAL SERVICES AND FACILITIES	1.114	0.473	0.555	2.14
944	PERSONAL SERVICES	1.725	0.597	0.855	3.18
956	LEGAL AND FINANCIAL SERVICES	0.088	0.074	0.045	0.21
958	TECHNICAL AND BUSINESS SERVICES	0.169	0.125	0.086	0.38
962	ADVERTISING AND ENTERTAINMENT	0.488	0.330	0.247	1.07
975	LINEN AND LAUNDRY SERVICES	2.218	0.697	1.101	4.02
981	MEMBERSHIP ORGANIZATIONS	0.356	0.244	0.181	0.78
983	COMMUNICATIONS INDUSTRIES	0.172	0.106	0.087	0.37
CLASS I	**OTHER SERVICES**	**0.649**	**0.294**	**0.325**	**1.27**

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Premium Rates MANUAL

SECTION 7

Supporting Documentation for Schedule 1

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2012 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

SCHEDULE 1

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2005	$137,694,111,584	$67,700	$33,626	4,094,862	247,700	6.05%
2006	$142,950,131,877	$69,400	$34,368	4,159,441	231,300	5.56%
2007	$148,547,433,333	$71,800	$35,303	4,207,763	222,300	5.28%
2008	$153,033,231,625	$73,300	$36,622	4,178,781	210,400	5.03%
2009	$144,910,030,822	$74,600	$36,139	4,009,812	169,400	4.22%
2010	$150,305,551,038	$77,600	$37,150	4,045,901	159,500	3.94%
2011	$155,640,370,000	$79,600	$38,088	4,086,365	156,262	3.82%
2012	$160,297,639,000	$81,700	$38,670	4,145,223	153,758	3.71%

2012 Premium Rates

NEW CLAIMS COST BY CLASS

Class	Description	2012 New Claims Cost Cost per Claim ($)	2012 Premium Rate ($)
A	FOREST PRODUCTS	20,080	5.07
B	MINING AND RELATED INDUSTRIES	35,878	6.57
C	OTHER PRIMARY INDUSTRIES	14,079	4.07
D	MANUFACTURING	10,589	2.48
E	TRANSPORTATION AND STORAGE	19,178	4.92
F	RETAIL AND WHOLESALE TRADES	9,354	1.76
G	CONSTRUCTION	26,803	6.41
H	GOVERNMENT AND RELATED SERVICES	7,768	1.32
I	OTHER SERVICES	9,163	1.27
	SCHEDULE 1	**12,529**	**2.40**

2012 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

SCHEDULE 1

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.312**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.002
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Total Grants	0.003
	Total Other SWA	0.010
	Other Prevention	0.007
	Sub-Total	**0.103**
B.3 Prevention		**0.045**
B.4 TOTAL OVERHEAD EXPENSES		**0.460**

2012 PREMIUM RATE COMPONENTS

SCHEDULE 1

Component	2012 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2012 Premium Rate	2011 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2011 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.220	1.220	51%	1.010	1.010	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.312			0.265		
2. Legislative Obligations	0.103			0.088		
3. Prevention	0.045			0.047		
4. TOTAL OVERHEAD EXPENSES	0.460	0.460	19%	0.400	0.400	17%
C. PAST CLAIMS COST						
1. Unfunded Liability	0.486			0.741		
2. (Gain)/Loss	0.181			0.168		
3. Bad Debts & Experience Rating	0.050			0.033		
4. TOTAL PAST CLAIMS COST	0.717	0.717	30%	0.942	0.942	40%
D. TOTAL PREMIUM RATE (A+B+C)		**2.40**	100%		**2.35**	100%

2012 PREMIUM RATES

Summary of Premium Rate Components by Class per $100 of Insurable Earnings

Class	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2012 Premium Rate ($)
A	FOREST PRODUCTS	2.358	0.826	1.882	5.07
B	MINING AND RELATED INDUSTRIES	3.132	1.183	2.256	6.57
C	OTHER PRIMARY INDUSTRIES	2.257	0.706	1.111	4.07
D	MANUFACTURING	1.174	0.466	0.840	2.48
E	TRANSPORTATION AND STORAGE	2.625	0.723	1.568	4.92
F	RETAIL AND WHOLESALE TRADES	0.899	0.403	0.460	1.76
G	CONSTRUCTION	3.503	0.999	1.907	6.41
H	GOVERNMENT AND RELATED SERVICES	0.641	0.316	0.363	1.32
I	OTHER SERVICES	0.649	0.294	0.325	1.27
	SCHEDULE 1	**1.220**	**0.460**	**0.717**	**2.40**

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SECTION 8

Classification Scheme Changes

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2012 CLASSIFICATION SCHEME CHANGES

The Workplace Safety and Insurance Board (WSIB) reviews the classification scheme each year. For 2012, there is no change to the classification scheme.

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SECTION 9

Non-Credible Rate Groups

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NON-CREDIBLE RATE GROUPS

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although this is generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes changes and this can lead to a situation where a previously credible rate group becomes non-credible. In addition, some rate groups have reduced the number of injuries to a level where there is not enough information available to estimate the average cost of a claim and, as a result, the rate group becomes non-credible. As part of the ongoing activity of rate making, the Workplace Safety and Insurance Board (WSIB) monitors the credibility of rate groups.

When the WSIB is concerned that a particular rate group has become non-credible, and is likely to remain non-credible, the WSIB may decide to remove such a rate group from the classification scheme through some form of rate group merger, as of a specified date. Employers in the affected industries or services would continue to be insured, but under another rate group.

Since the original development of the WSIB's current classification scheme, which was introduced in 1993, a number of rate groups have become non-credible. Different approaches have been used to address the issue of non-credibility, depending on the circumstances of each rate group.

Data supporting the 2012 premium rates shows that under current criteria six rate groups are not fully credible.

It is possible that the experience of some of the non-credible rate groups may return to a fully credible level, eliminating the need for additional review. However, it is expected that for some of these rate groups, the lack of credibility would need to be addressed more formally by the WSIB, possibly through reclassifications or rate group mergers.

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SECTION 10

Glossary of Acronyms

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GLOSSARY OF ACRONYMS

ACRONYM	DEFINITION
CSPAAT	Commission de la sécurité professionelle et de l'assurance contre les accidents du travail
ER	Experience Rating/Incentive Programs
IHSA	Infrastructure Health and Safety Association
PSHSA	Public Services Health and Safety Association
SWA	Safe Workplace Association
UFL	Unfunded Liability
WSIB	Workplace Safety and Insurance Board
WSN	Workplace Safety North
WSPS	Workplace Safety and Prevention Services

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Premium Rates MANUAL

SECTION 11

Contact Information

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Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

CONTACT INFORMATION

1. Premium Rates Information

For more information about the premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division
Workplace Safety and Insurance Board
Telephone: (416) 344-3332
Facsimile: (416) 344-2588

2. Premium Information and Data Requests

For more information about individual employer accounts, or for current data requests, contact your WSIB account representative in your local WSIB office or call:

Workplace Safety and Insurance Board
Telephone: (416) 344-1000
Toll Free (Ontario): 1-800-387-0750
Toll Free (Canada-Wide): 1-800-387-5540
Facsimile: (416) 344-4684
Toll Free Facsimile: 1-888-313-7373

3. WSIB Website

For further information for both employers and employees, including prevention initiatives, return to work, forms and policy reports, please visit our website at:

www.wsib.on.ca

The information contained on the website is continuously maintained and regularly updated.

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